

Stripe Issuing Readiness for a UK Marine Fleet and e-Foil Operator

Executive summary

A UK-registered marine fleet / e-foil rental and operations company such as Manta Fleet ¹ (trading to customers as “efoil.rent”) can be an excellent fit for Stripe Issuing **if Issuing is positioned and implemented as an internal spend-control program** (employees/contractors/vendor payments), rather than as a consumer “wallet” or prepaid card product. Stripe’s own policy explicitly prohibits consumer-use Issuing programs (including enabling consumer spending or disbursing payroll/payout cards) and imposes geographic/beneficial-owner jurisdiction constraints that can block approval if the founders/operators are not aligned with the UK jurisdiction. ²

The “ideal candidate” profile for Stripe Issuing in this context is:

- **Commercial-only card usage** (business expenses) with strong spend controls; avoid consumer-funded cards entirely. ³
- **Clear UK nexus:** the company’s operational location + incorporation jurisdiction + at least one beneficial owner’s physical address must match, and card usage should be primarily in the same jurisdiction. ⁴
- **Predictable spend categories and low dispute exposure:** fleet operations, maintenance, marina/port services, logistics, and vendor procurement are generally lower-risk than consumer “future delivery” leisure bookings, which can generate refunds/chargebacks. ⁵
- **Operational rigor:** documented policies (who gets cards, what they can buy, receipt capture), reconciliation/ledgering, and a defined dispute/refund escalation path for both Issuing transactions and customer payments. ⁶

Recommended approach to maximize approval odds: - Start with a **single-entity, internal expense program** (no customer-facing card program, no “cards for customers”). This avoids EU/UK Issuing marketing and disclosure obligations that apply when you market Stripe’s Issuing product to customers. ⁷

- If you later want to issue cards to B2B customers (yachts/resorts) or enable them to issue cards to their staff, plan a second phase using **Stripe Connect + Custom accounts**, because Stripe requires Issuing for customer programs to be implemented on Connect and places requirements/liability on the platform. ⁸

Stripe Issuing eligibility and policy constraints

Stripe Issuing is available for businesses in the **United Kingdom and the European Economic Area**, alongside other regions, and provides APIs to create and manage commercial card programs (physical and virtual cards) with real-time authorization capability. ⁹

Product-specific prohibitions that matter for efoil.rent / marine operations

Stripe's "Prohibited and Restricted Businesses" policy includes a **product-specific Issuing section** that is directly relevant to how you structure card flows:

Consumer use is prohibited. Stripe defines consumer use as creating an Issuing card that enables payments for personal/family/household purposes, including: - providing a payment method loaded with or accessing consumer funds,

- cards that disburse payroll or payouts, or
- any other use enabling payments using consumer funds. ¹⁰

International / jurisdiction alignment requirement. Stripe states it requires that: - the physical location of the business,

- the jurisdiction of registration, and
- the physical address of at least one beneficial owner

all match, and Issuing cards must be used **primarily in the same jurisdiction.** ¹⁰

Lending use constraint. You cannot use Issuing to extend credit to customers using your own funds unless appropriately licensed and with Stripe's express consent. ¹⁰

Integration type constraint (platform programs). If you want customers to use Issuing (e.g., create cards for their employees/contractors), Stripe requires you to implement Issuing on Connect (i.e., each customer becomes a connected account). ¹¹

UK/EU marketing and disclosure rules (only if you market Issuing to customers)

If you are **only using Issuing for your own business expenses**, Stripe's UK/EU Issuing marketing guidelines say these marketing requirements **do not apply.** ¹²

If you do market an Issuing-based product to customers (for example, you offer "expense cards for yacht management clients"), Stripe provides detailed UK/EU guidance on: - making messaging "fair, clear, and not misleading,"

- avoiding terms that imply consumer usage or "credit card," and
- including required legal disclosures about the issuer and scheme. ¹²

In the UK disclosure example, Stripe requires wording identifying the issuing entity and regulator: cards are issued by Stripe Payments UK Limited ¹³ (an electronic money institution authorized by Financial Conduct Authority ¹⁴) and issued under the Visa card scheme pursuant to a license from Visa Europe Limited ¹⁵ . ¹²

For European users, Stripe references issuance by Stripe Technology Europe Limited ¹⁶ authorized by the Central Bank of Ireland ¹⁷ . ¹²

Practical implication for Manta Fleet: - If Issuing is strictly internal (fleet ops expense cards), you avoid most marketing compliance complexity.

- If you offer cards to customers, you inherit additional marketing/disclosure/recordkeeping obligations (including record retention expectations in the guidelines). ¹²

Business models mapped to Stripe risk profiles

Stripe Issuing itself is a spend tool; Stripe's underwriting view depends heavily on (a) **who the cards are for**, (b) **how they're funded**, and (c) the broader Stripe account's risk exposure (refunds, disputes, sudden volume changes, negative balances). For platforms, Stripe explicitly points to dispute rate as a key risk indicator—dispute activity above **0.75%** is “generally considered excessive” in Stripe's platform risk guidance. ¹⁸

The table below maps common operating models for a marine/e-foil venture to a practical “Stripe risk” lens and Issuing fit.

Business model vs Stripe risk and Issuing fit

Model	Typical payment flow	Primary Stripe risk drivers	Issuing fit	How to structure to look “ideal”
B2B fleet operations / managed services (yachts, resorts, marinas)	Invoice/ contract → customer pays company → company pays vendors/staff	Lower dispute frequency; clearer evidence; fewer impulse refunds	Best fit (internal expense + vendor cards)	Use Issuing for controlled expenses (fuel/maintenance/procurement); keep customer payments as invoices or card payments with clear contracts. ¹⁹
Direct consumer rentals (tourists booking e-foils)	Customer booking → payment now → service later (weather dependent)	Refund/chargeback risk; “chargeback fraud”; customer dissatisfaction; seasonal volatility	Moderate fit (Issuing still internal, but account risk higher)	Keep Issuing separate from consumer funds; reduce disputes via clear policies + records; monitor dispute rate tightly. ²⁰
Marketplace connecting third-party operators	Customer pays platform → platform pays operators	Multi-party compliance; “acting on behalf of another undisclosed merchant” is prohibited; onboarding, KYC, loss liability	High complexity	Use Stripe Connect correctly; disclose all parties; avoid undisclosed merchant activity; only consider Issuing-on-Connect when ready for Custom accounts + compliance load. ⁸

Model	Typical payment flow	Primary Stripe risk drivers	Issuing fit	How to structure to look “ideal”
Subscription / asset leasing (lease e-foils to resorts/ operators)	Recurring invoices or subscription → longer-term contracts	Subscriptions can be higher risk for disputes if customers forget charges; but B2B helps	Good fit	Pair predictable leases with Issuing used for maintenance procurement; avoid “credit” structures unless licensed. ²¹
“Agency” spend for clients (company pays port fees / equipment on behalf of yacht, then invoices)	Company pays vendors immediately → later invoices client	Can resemble credit/float; lending-use concerns; reconciliation complexity	Proceed carefully	If you do this, treat as contracted B2B procurement with strict terms, pre-funded deposits, and short settlement cycles; do not market as “credit.” ²²

Key takeaway: The most approval-friendly positioning is “**fleet management / marine operations** with expense-control cards,” which Stripe explicitly cites as an Issuing use case (fleet management cards for fuel and on-the-road expenses). ²³

Payment flows and funding design that best match Stripe Issuing

Stripe’s Issuing documentation is explicit that to enable card spend, you must **fund an Issuing balance**; funding options depend on region and integration. ²⁴

Funding and money movement mechanics to align with policy

Prefunding model (simplest, most common): - You move money into Issuing balance (from Stripe acquiring balance or via bank transfer mechanisms depending on region). ²⁴
 - Stripe checks available Issuing balance + spending controls during authorization. ²⁵

EU/UK nuance: For connected accounts, Stripe notes “pull funding” is **not available in the EU or the UK**. In other words, expect push-style funding approaches rather than on-demand pulls from a bank account. ²⁶

Post-funding model (advanced): Stripe also documents post-funding, which allows funding after authorizations capture (often next day), with deadlines and potential penalties if not funded on time. This can help cash flow but increases operational rigor requirements. ²⁷

Recommended “clean” money-flow design for Manta Fleet

The goal is to avoid any appearance of “consumer funds powering consumer cards,” which is explicitly prohibited. ¹⁰

A clean pattern: - Customer payments (rentals, retainers, invoices) → Stripe Payments (acquiring) → company receives funds. - Company periodically allocates an operating budget → Issuing balance (prefund). - Issued cards are used only for business expenses (fuel/maintenance/procurement), with strong controls and reconciliation.

Suggested mermaid diagram: money flow

```
flowchart LR
    A[Customers: yachts/resorts/consumers] -->|Pay invoice or booking| B[Stripe Payments (acquiring)]
    B -->|Payout / available balance| C[Manta Fleet operating account]
    C -->|Transfer budget| D[Stripe Issuing balance]
    D -->|Card spend| E[Vendors: marina, fuel, parts, shipping]
    E -->|Receipts + invoices| F[Reconciliation + ledger]
    F -->|Accounting exports| G[Finance / tax filings]
```

This aligns with Stripe's Issuing balance model and avoids prohibited consumer-funding patterns. ²⁸

Issued card use-cases and recommended controls

Stripe Issuing provides several mechanisms for spend control: - block merchant categories, countries, merchant IDs, - set spending limits (per authorization, per month), - and use real-time authorizations to approve/decline spend at the point of purchase. ²⁹

Merchant classification relies on Merchant Category Codes (MCC): Stripe explains that every business processing card payments is categorized using MCC, exposed as values in Issuing authorization data. ³⁰

Use-case analysis for a marine fleet / e-foil operator

Employee expense cards (recommended "Phase 1") - Fuel, marina supplies, repairs, safety equipment, local transport, lodging for ops teams.

- Fits the "commercial purposes" profile Stripe emphasizes for Issuing and avoids the prohibited consumer-use pattern. ³¹

Contractor cards (recommended with tighter controls) - Short-term captains, maintenance technicians, delivery crew (e.g., pickup of parts).

- Treat contractors as authorized users with strict budgets, time-bound cards, and real-time authorization logic.

Vendor payment virtual cards (excellent fit) - Single-use or purpose-limited virtual cards for online suppliers, shipping labels, parts, SaaS tools.

- Stripe supports virtual cards and recommends using Issuing Elements to display sensitive card details in a PCI-compliant way. ³²

Prepaid customer cards (generally not recommended) - Cards “for customers” funded by consumer money are prohibited as consumer use. Even if you try to position them as “rental credits,” the definition includes any card that enables payments using consumer funds. ¹⁰

- If you ever want to issue cards to B2B customers, treat it as a platform program (Connect required) and follow the UK/EU marketing guidelines. ³³

Controls matrix for Issuing cards

Control objective	Stripe feature	Recommended setting for Manta Fleet	Implementation notes
Prevent personal/consumer spend	Merchant category + policy	MCC allowlist (fuel, marine supply, hardware, shipping, lodging as needed)	Stripe supports blocking categories and setting limits. Avoid broad “retail” categories unless necessary. ³⁴
Limit loss per card	Spending limits	Per-transaction cap + monthly cap per role	Example: contractor card: £150/txn, £500/month; employee: role-based budgets. ³⁵
Geo-control spend	Country restrictions	UK-first; add EU travel exceptions only when needed	Stripe supports country blocks. This also helps align with “primary jurisdiction” expectations. ³⁶
Lock to known vendors	Merchant ID restrictions	Allowlist key marinas/suppliers where feasible	Stripe supports merchant ID restrictions via network merchant identifiers. ³⁷
Require “purpose/work order”	Real-time authorization webhook	Approve only if purchase matches an active job + remaining budget	Stripe supports synchronous authorization decisions; you must respond quickly. ³⁸
Avoid “stuck” authorizations	Authorization handling	Auto-decline on timeout, conservative defaults	Stripe notes if you don't respond within 2 seconds, Stripe uses your webhook timeout settings to approve/decline. ³⁹
Reduce online fraud	3DS readiness	Ensure every cardholder has phone number (UK/EU)	Stripe requires phone number on file for UK/EU cardholder OTP authentication for 3DS. ⁴⁰
Minimize PCI burden	Issuing Elements	Display PAN/CVC via Stripe-hosted iframes	Issuing Elements keeps sensitive data from touching your servers. ⁴¹
Strong reconciliation	Merchant + transaction data	Store transaction metadata + link to job, vessel, employee	Transaction objects include merchant data (MCC code, network ID, etc.). ⁴²

Control objective	Stripe feature	Recommended setting for Manta Fleet	Implementation notes
Dispute response readiness	Issuing disputes process	Central support workflow, evidence capture, timeline tracking	Disputes can be submitted via Dashboard or API; process typically 30–90 days. ⁴³

Suggested mermaid diagram: card lifecycle

```
stateDiagram-v2
    [*] --> CardholderCreated
    CardholderCreated --> CardCreated
    CardCreated --> Inactive
    Inactive --> Active: training + policy acceptance
    Active --> AuthorizationRequested: card used
    AuthorizationRequested --> Approved: webhook approve
    AuthorizationRequested --> Declined: webhook decline
    Approved --> Captured: merchant capture
    Captured --> TransactionPosted
    TransactionPosted --> Reconciled: receipt + job match
    TransactionPosted --> Dispute: fraud/issue
    Dispute --> Resolved
    Reconciled --> [*]
    Resolved --> [*]
```

This maps directly to Stripe’s authorization + transaction lifecycle (authorization approved, later captured, transaction created). ⁴⁴

Compliance and documentation Stripe will expect

Stripe’s requirements for Issuing overlap with (a) payments/KYC expectations and (b) Issuing-program-specific compliance standards.

Identity, KYC, and “beneficial owner” alignment

Even without relying on Stripe’s JS-heavy support pages, Stripe’s **verification documentation** makes clear that Stripe expects specific proof standards: - document copies must be from originals (no screenshots), - documents must be readable, not cropped, not expired, and - cross-border verification may require passports, plus acceptable proof-of-address documents (utility or bank statements in many cases). ⁴⁵

For Issuing specifically, Stripe’s policy requires that your business location + incorporation jurisdiction + at least one beneficial owner’s physical address match—and cards be used primarily in the same jurisdiction.

Separately, UK company governance concepts matter because Stripe's underwriting will typically map officers/owners to UK registries: - The UK defines a "person with significant control (PSC)" as someone who owns/controls a company—often referred to as "beneficial owners." ⁴⁶

- Companies House has implemented and continues to roll out identity verification changes for PSCs (economic crime transparency reforms). ⁴⁷

Account description, policies, and evidence readiness

Stripe's platform risk guidance emphasizes monitoring dispute rate and, for riskier profiles, delaying/holding payouts until goods/services are delivered. ¹⁸

Even if your Issuing use-case is internal, your overall Stripe account (especially if used for consumer rentals) should show: - clear refund/cancellation policies,

- robust customer communications and recordkeeping,
- dispute evidence discipline. ⁴⁸

Stripe's disputes documentation underscores how dispute processes work and that Stripe notifies you via Dashboard/email/webhooks/API. ⁴⁹

Insurance and safety posture (practical underwriting expectation)

Stripe's official Issuing docs won't mandate marine insurance, but underwriting for a high-liability activity (powered water sports, on-water rentals) typically benefits from a **documented safety and insurance posture** because it reduces dispute volatility and improves operational credibility. Your evidence pack usually includes: - proof of insurance (public liability / product liability / employer's liability as applicable),

- safety SOPs (training requirements, maintenance logs),
- contract templates and waivers that match your operating jurisdictions.

This is especially important if consumer rentals are processed through Stripe, where high dispute rates can trigger holds/reserves or account action. ⁵⁰

PCI scope and card data handling

Stripe emphasizes that PCI DSS applies to all businesses accepting card payments, with obligations depending on integration type. ⁵¹

For Issuing card data specifically: - Stripe recommends using Issuing Elements to display sensitive card details, where data renders inside Stripe-hosted iframes and "never touches your servers." ⁵²

- Stripe's virtual card documentation notes PCI-DSS rules apply and that not all retrieval methods are PCI-compliant; Issuing Elements is recommended for most users. ⁵³

Recommended legal and operational structure for Stripe review

A major advantage for Manta Fleet is that UK law supports using a **trading name** while maintaining a registered company identity—useful for keeping "efoil.rent" customer-facing while presenting Stripe with a clear legal entity.

Trading name structure (“Manta Fleet operating as efoil.rent”)

UK guidance for limited companies states that on business letters, order forms, and websites you must show:

- registered number,
- registered office address,
- where the company is registered (e.g., England and Wales), and
- the fact it’s a limited company (full name including “Limited”/“Ltd”). ⁵⁴

Practical implementation: - Customer-facing header/logo: “efoil.rent”

- Footer/legal disclosure: “efoil.rent is a trading name of Manta Fleet Limited ([COMPANY_NUMBER])” + registered office + jurisdiction.

This both satisfies UK disclosure norms and reduces Stripe’s confusion about who is the merchant / program user.

Stripe-facing operational story that matches Issuing constraints

To be the “ideal candidate” for Issuing, your structure should make these points obvious:

1) Manta Fleet Limited is the Stripe customer and program user

- Stripe account registered to the legal entity.
- “efoil.rent” only as a trading/brand name.

2) Issuing program scope: internal commercial spend only

- Cards issued only to employees and contractors for company expenses.
- No consumer funds, no payroll disbursement cards, no customer wallets. ⁴

3) Geographic compliance plan

- Confirm at least one beneficial owner has a physical UK address, and operational location aligns with UK incorporation to satisfy Stripe’s “international use” constraint. ¹⁰
- If most operations are outside the UK (e.g., Maldives), consider separate local ops and keep Issuing spend primarily UK/EU (or pursue Stripe’s multi-country issuing strategies only once you have compliance capacity). ⁵⁵

4) Contractual clarity for B2B relationships

- For yacht/resort deals: master services agreement + clear invoicing, cancellation, SLA, liability allocation.
- Avoid patterns that look like “lending” (e.g., giving clients cards to spend your funds and paying later). ¹⁰

Technical integration notes, monitoring KPIs, and risk mitigation

Core API and webhook flows to implement

For a first-class Issuing integration, Stripe highlights:

- spending controls,
- real-time authorizations,
- and transaction/dispute tracking. ⁵⁶

Critical implementation details:

- **Real-time authorization decisioning** uses a synchronous webhook; Stripe creates an `issuing_authorization.request` event for your approval. ⁵⁷
- **You must respond quickly:** if you don't approve/decline within **2 seconds**, Stripe applies your webhook timeout settings to approve or decline. ³⁹
- After capture, Stripe creates a Transaction object; the transaction amount is deducted from the Issuing balance. Stripe notes authorizations usually capture within 24 hours, but some merchant types can capture much later. ⁵⁸
- Stripe webhooks retry deliveries (and have a defined retry behavior) so you should build idempotent event handling and reconciliation jobs. ⁵⁹

Ledgering and reconciliation guidance

To keep underwriting risk low and operations clean: - Store a local ledger keyed by Stripe object IDs (cardholder/card/authorization/transaction).

- Use merchant data and MCC-based categories for automatic coding; Stripe exposes merchant category code and network identifiers in transaction merchant data. ⁴²
- Fund Issuing conservatively; Stripe checks funding availability during authorization. ²⁵

Risk mitigation checklist and KPIs

Stripe's own platform risk guidance treats dispute rate above **0.75%** as generally excessive. ¹⁸

Stripe also provides extensive guidance on disputes and chargeback fraud dynamics and how evidence and clear policies reduce losses. ⁶⁰

Recommended KPIs to monitor weekly (especially if consumer rentals run through the same Stripe account): - Dispute rate (count and amount), dispute reasons, time-to-respond. ⁶¹

- Refund rate and refund timing (pre-service vs post-service). ⁶²
- Authorization approval rate, declines by rule (MCC, geo, budget), and "timeout default" decisions. ⁶³
- Negative balance events and Issuing balance sufficiency (prefund levels). ²⁵
- Cardholder compliance: receipts submitted within SLA, exceptions per cardholder/vendor. (Operational control; supports dispute defense.) ⁶⁴

Suggested policies that reduce risk signals: - Limit consumer rentals to short delivery windows and publish clear cancellation/weather policies; keep evidence for "service delivered." ⁶⁵

- For risky accounts, Stripe suggests holding/delaying payouts until delivery; while aimed at platforms, the principle is strong for future-delivery models. ¹⁸

Comparable programs and sample Stripe application narrative

Comparable businesses that show how Stripe Issuing is positioned

Stripe highlights and documents several "commercial card" use cases that align with fleet/operations:

- Stripe's Issuing product page explicitly lists "fleet management" as a use case: issuing cards for fuel and on-the-road expenses with detailed transaction data. ⁶⁶

- Stripe's fleet integration guide describes using Issuing to control, manage, and reconcile fleet expenses with real-time spend controls and transaction signals. ⁶⁷
- Stripe's customer story describes Karat ⁶⁸ using Stripe Issuing to launch a **business expense card** product. ⁶⁹
- Stripe's newsroom notes that Ramp ⁷⁰, Emburse ⁷¹, Karat, and Coast ⁷² were already using Stripe's charge card program (beta at the time) built on Issuing infrastructure. ⁷³

A common positioning element among business card programs is **business-only usage** language (i.e., explicitly "not for personal, family, or household purposes"), mirroring Stripe's own Issuing prohibitions on consumer use. ⁷⁴

Sample application narrative and phrasing for Stripe review

Below is a template narrative designed to:

- align with Stripe's Issuing prohibitions,
- reduce ambiguity about consumer use, and
- match a fleet/ops spend-control use case Stripe already endorses.

Use placeholders where appropriate.

Business description (short):

"Manta Fleet Limited ([COMPANY_NUMBER]) operates a marine equipment and watersports fleet and provides B2B and consumer marine leisure services under the trading name efoil.rent. We are applying for Stripe Issuing to implement internal spend controls for operational expenses (maintenance, parts, logistics, marina services) for employees and approved contractors."

Issuing use-case (critical paragraph):

"The Issuing program is strictly for commercial purposes and will not be offered to consumers. Cards will be issued only to our employees/contractors for business expenses, funded by Manta Fleet's operating funds. We will not create cards that access consumer funds, and we will not use cards for payroll or payout disbursements." ¹⁰

Geography and compliance statement:

"Manta Fleet is incorporated in the UK and operates from [UK_OPERATIONAL_ADDRESS]. At least one beneficial owner is UK-resident at [UK_OWNER_ADDRESS], and we expect card usage primarily in the UK/EU for business procurement and travel, aligned with Stripe Issuing jurisdiction requirements." ⁴

Controls statement:

"We will implement card-level spend limits, MCC/category restrictions, country restrictions, and real-time authorization logic for higher-risk transactions. Authorization webhooks will respond within required time windows and all spend will be reconciled to job IDs and receipts." ⁷⁵

Recommended next steps for applying

- 1) Finalize your compliance posture: confirm beneficial owner + UK nexus alignment and that your Issuing scope is commercial-only. ¹⁰
- 2) Implement a minimal internal Issuing integration in test mode first: cardholders/cards, spending controls, authorization webhook, transaction ingestion. ⁷⁶

- 3) Prepare a short evidence pack for review: business description, trading name disclosure on site, refund/cancellation policy for rentals, internal expense policy, reconciliation approach, and PCI strategy (Issuing Elements). ⁷⁷
- 4) Apply / request live access and submit the narrative above, keeping the scope conservative (internal spend).
- 5) After live approval and stable operation (low disputes/refunds), evaluate phase 2 (Connect-based B2B customer card programs) only if strategically necessary. ¹¹

Meta titles and descriptions for report pages

Page	Meta title	Meta description
Report landing page	Stripe Issuing Readiness for Manta Fleet (efoil.rent)	How a UK marine fleet and e-foil operator can structure payments, compliance, and card controls to qualify for Stripe Issuing with low risk.
Eligibility and constraints	Stripe Issuing Eligibility & Prohibited Uses	Stripe Issuing rules that matter: consumer-use prohibitions, jurisdiction alignment, marketing/disclosure requirements, and Connect constraints.
Business model mapping	Business Models vs Stripe Risk for efoil.rent	Compare B2B fleet ops, consumer rentals, marketplace models, and leasing—mapped to Stripe risk drivers and Issuing suitability.
Payment flows	Payment Flow Design for Stripe Issuing Approval	Recommended money flows for a UK marine operator: clean prefunding, Issuing balance management, and avoiding consumer-funded card patterns.
Controls and use cases	Issuing Card Controls for Marine Fleet Operations	Concrete Issuing use cases and a controls matrix: spend limits, MCC blocks, geo rules, real-time auth, reconciliation, and dispute handling.
Compliance checklist	Compliance Pack for Stripe Issuing Review	What Stripe will expect: KYC/verification, trading name disclosures, policies, evidence readiness, and PCI scope reduction with Issuing Elements.
Technical integration	Stripe Issuing Integration Notes & Webhooks	Technical blueprint: APIs, webhooks, authorization timing, ledgering, and operational monitoring KPIs for a stable Issuing program.
Comparables and narrative	Stripe Issuing Application Narrative for Manta Fleet	Sample application wording and examples of how comparable Issuing-based programs position business-only cards and controls.

¹ ² ³ ⁴ ⁸ ¹⁰ ¹¹ ¹⁴ ²² ³¹ ³³ ⁵⁵ ⁶⁸ ⁷⁰ ⁷⁴ <https://stripe.com/en-th/legal/restricted-businesses>
<https://stripe.com/en-th/legal/restricted-businesses>

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