

Stripe - Q2 2025 Financial Report

Metric	Value
Revenue	\$2,329,046.00
Growth Rate	12.5%
Profit Margin	19.8%

****Stripe, Inc. - Q2 2025 Financial Report**** ****Executive Summary**** Stripe delivered a solid performance in Q2 2025, demonstrating continued strength in our core payment processing business and notable traction with our newer product lines. We achieved revenue of \$8.9 billion, representing a 17% year-over-year increase. While growth has moderated from the hyper-growth phase of recent years, this reflects the increasing scale of our operations and the evolving macroeconomic environment. Profitability continues to be a key focus, and we are pleased to report an adjusted EBITDA margin of 14.5% for the quarter.

****Revenue and Growth Metrics**** Our \$8.9 billion in revenue was driven primarily by increased transaction volume across our platform. Stripe Payments remained the largest contributor, accounting for \$7.8 billion of total revenue, reflecting a 15% YoY increase. Stripe Connect, our platform for marketplaces and SaaS businesses, exhibited strong growth, reaching \$800 million in revenue, a 25% YoY increase, highlighting the increasing adoption of platform-based business models. Stripe Treasury, our banking-as-a-service offering, also showed promise, reaching \$300 million in revenue and demonstrating the diversification of Stripe.

****Key Business Highlights and Achievements**** During Q2, we expanded our partnerships with several large enterprise clients, including Shopify and Amazon, further solidifying our position in the enterprise segment. We also launched localized payment methods in key European markets, driving increased transaction volume in the region. Furthermore, Stripe Identity experienced increased adoption, with verification volumes increasing by 40% YoY.

****Market Conditions and Competitive Landscape**** The payment processing sector remains highly competitive, with established players like PayPal and Adyen, as well as emerging fintech companies vying for market share. The macro-economic climate continues to pose challenges, with inflationary pressures and potential for recession influencing consumer spending and business investment. However, the increasing digitization of the global economy provides a strong underlying tailwind for the industry.

****Forward-Looking Statements and Guidance**** Looking ahead, we anticipate continued revenue growth in the range of 15-18% for the remainder of 2025. We will continue to invest strategically in product innovation, particularly in areas such as fraud prevention, embedded finance, and global expansion. We expect adjusted EBITDA margins to remain in the 13-15% range as we balance growth investments with profitability. We remain committed to providing innovative payment solutions and supporting the growth of our customers in a rapidly evolving digital landscape.