

STRIPE PRICING ARCHITECTURE: STRATEGIC TEARDOWN & \$10M REBUILD

The \$15k Conversion Architecture Blueprint

- Fixing **Information Architecture(IA)**,
- Correcting **Value Prioritization Flaws**,
- Eliminating **Cognitive Friction**
- Accelerating **Time-to-Value (TTV)** &
- Recovering Perceived **ROI** Leaks (**Targeted \$10M**)



November 2025

Presented By: SJ,
Conversion Architect & Funnel Strategist,
Radz Designs

CONVERSION TARGET & STRATEGIC OUTCOME

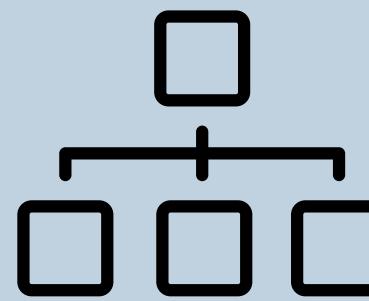
This Audit is Sequenced To:

- Increase Uptake in High Value Custom Tier
- Accelerating **TTV** → Prevent **ROI** Leaks
- Establish **Zero Friction Path** for
 - Smooth Conversions,
 - Higher Plan Commitment Confidence
 - **Onboarding Completion**

By Resolving:

- **Structural Pricing Architecture Flaws**
- **Cognitive Overload & Clarity Anxiety Triggers**
- **ROI Visibility Gaps**
- Feature & Pricing Plan Chaos



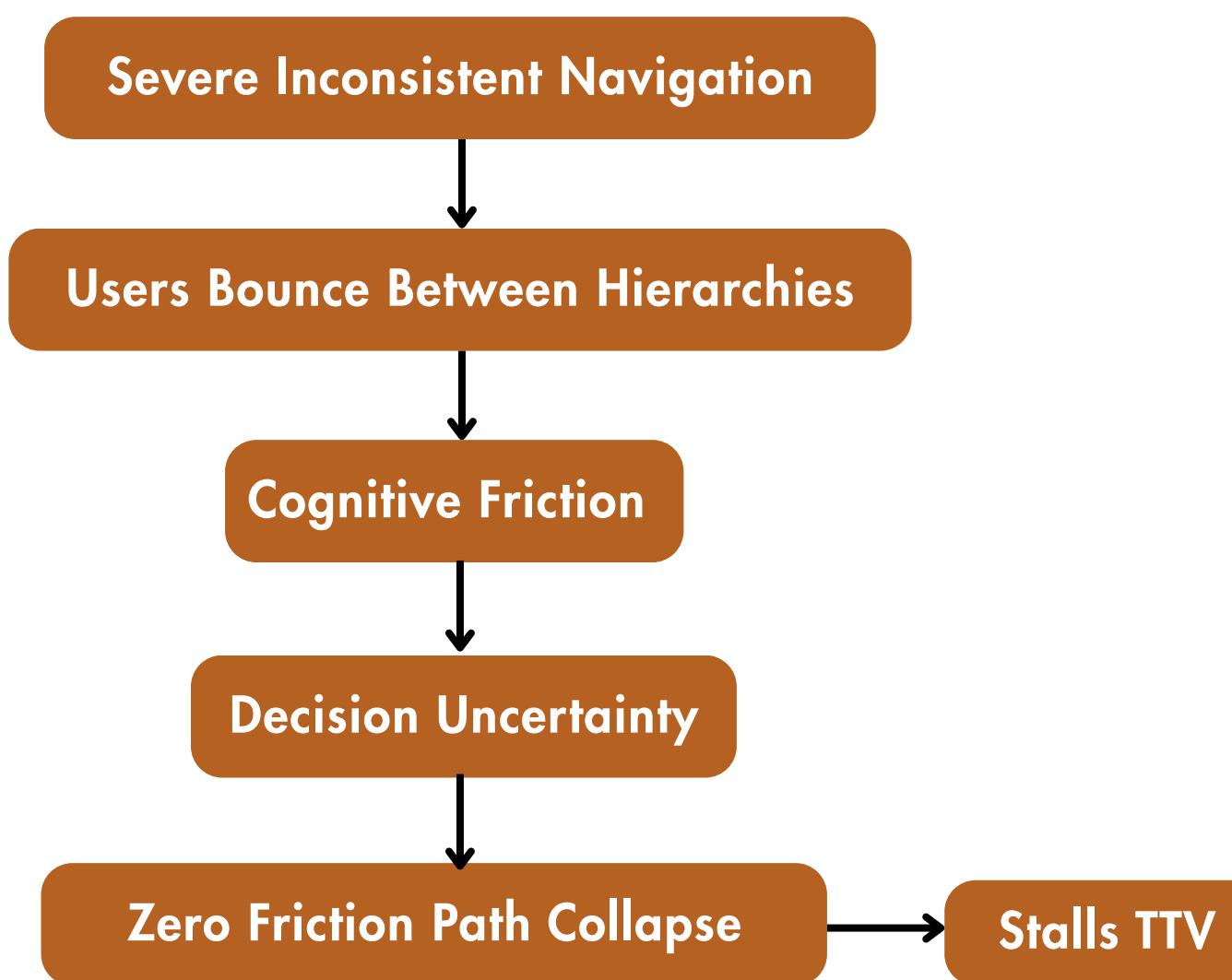


DIAGNOSIS 1:

STRUCTURAL & USABILITY PAIN

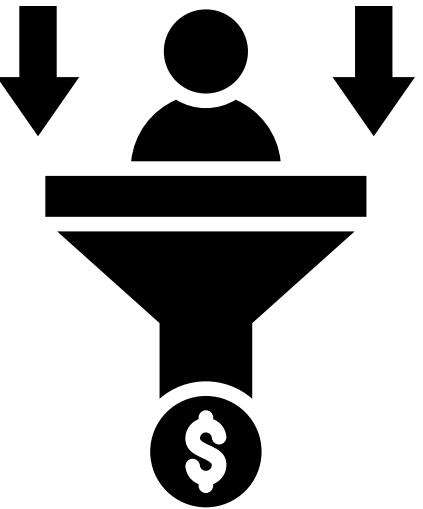


Flaw 1: Overlapping Hierarchies → Zero-Friction Path Collapse



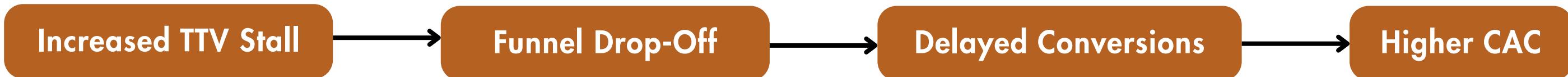
Flaw 2: Cognitive Overload Crisis → Unmanaged Clarity Anxiety

- Lack of **Pricing Transparency** → Difficulty in Market Comparisons
- Blending Tiers, Features & 6 Modular Packages in Pricing Page leads to →
 - **Cognitive Dissonance**
 - **Choice Ambiguity &**
 - **Decision Paralysis**
- Information Hidden in Multiple Buttons Results in →
 - **Clarity Anxiety**
 - Delayed **TTV**



DIAGNOSIS 1: REVENUE & FUNNEL IMPACT

Flaw 1: Overlapping Hierarchies → Zero-Friction Path Collapse



Flaw 2: Cognitive Overload Crisis → Unmanaged Clarity Anxiety

- High Initial Bounce Rate
- Decision Postponement

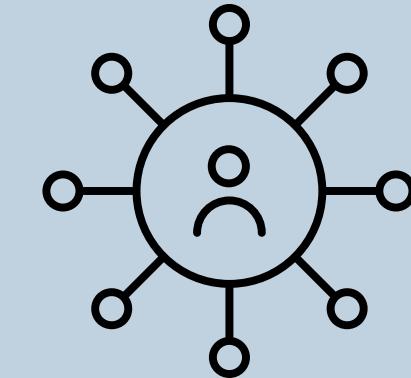
→ Compromise the Efficiency of **Top-of-Funnel (TOFU)** → Impede **Revenue Acceleration**.



DIAGNOSIS 2:

CONVERSION OPTIMIZATION BARRIERS:

VALUE PRIORITIZATION FLAW



Flaw 1: Strategic Communication Gaps → Diluting User Destination

- **Barrier for New SMBs:**
 - Consistent Jargon Usage
 - Unclear **Value Engineering**
 - **Feature Dump** with No Hierarchy

- **Value Prioritization Flaw** In Pricing Tiers:
 - **Clarity Gaps** due to Non-Integration of
 - Social Proofs &
 - Critical **ROI** Claims

 - Out-of-Place Modular Product (**Atlas**) Integration in Pricing Section

Flaw 2: Pricing Clarity Deficits → Eroding Enterprise Trust

Barriers for Enterprise Custom Plan:

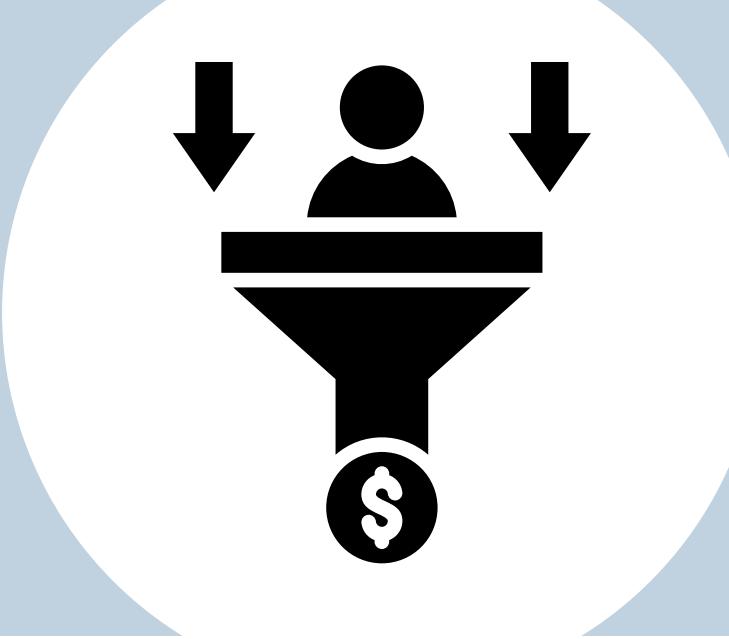
- **Navigating** Multiple Package leads to:
 - Delayed **TTV**
 - Unmanaged **FUD**** over the Right Fit

- Lack of **Transparency** from:
 - Unclear Cost Structure
 - Potential **Hidden Costs** Not Mentioned

- Missing Pricing Comparison Framework → Blocks Competitive Superiority

- Lack of Financial Clarity → Undermines **Trust & Confidence**

**Fear,Uncertainty,Doubt

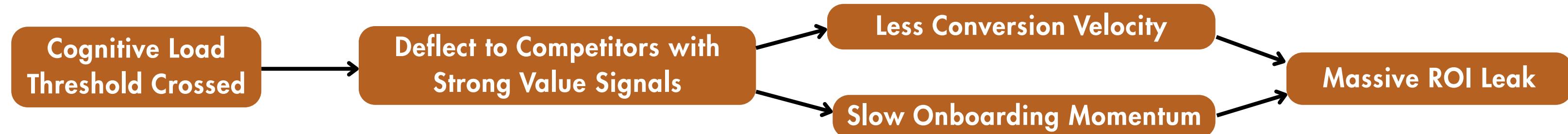


DIAGNOSIS 2: REVENUE & FUNNEL IMPACT

Flaw 1: Strategic Communication Gaps → Diluting User Destination

Conversion-Ready Prospects Experience:

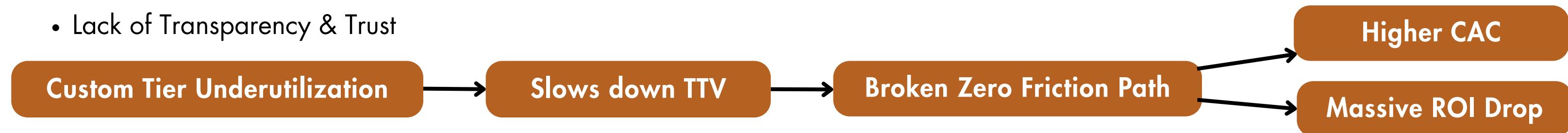
- Low Path Efficiency
- High Friction Density



Flaw 2: Pricing Clarity Deficits → Eroding Enterprise Trust

Custom Tier Sales Qualified Leads (SQL) experience:

- Value Visibility Gaps
- Clarity Anxiety
- Unmanaged FUD
- Lack of Transparency & Trust

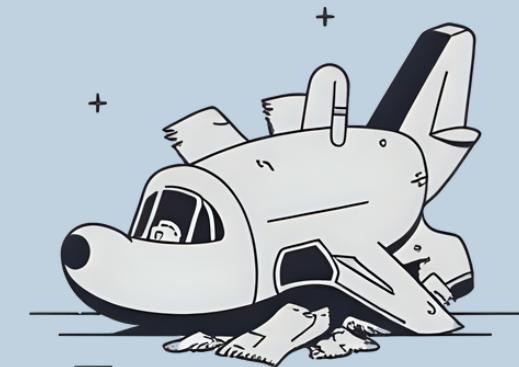




DIAGNOSIS 3:

DECISION JOURNEY FAILURES:

STRUCTURAL ONBOARDING & CONVERSION CONFIDENCE COLLAPSE

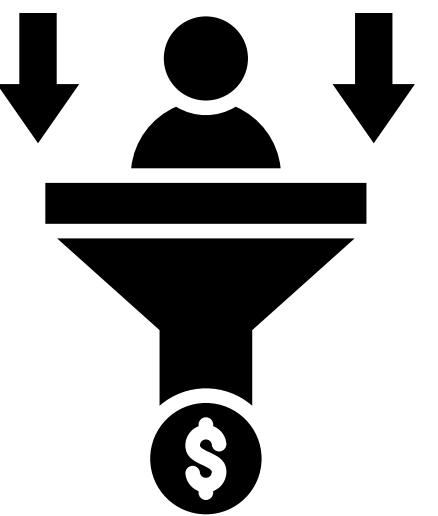


Flaw 1: Chaotic Guidance System → The Onboarding Momentum Trap

- **Chaotic Guidance System:**
 - Assumes Prior Product Knowledge
 - No System Assistant / AI Guidance
 - No Guidance for Right Plan Selection
- **Decision Latency** triggers:
 - Delay in TTV
 - **Onboarding Momentum Trap**
- **Cognitive Load Threshold:**
 - Creates Unmanaged FUD
 - Blocks **Zero Friction Path**
 - **Funnel Abandonment**
 - Migration to Competitor

Flaw 2: Fragmented Social Proofs: Failure in FUD Mitigation

- Social Proofs Reduce Risk & Drive High-Value Conversions.**
- **Current Proofs are:**
 - **Fragmented**
 - Lack **Strategic Placement** Near **Critical Decision Points** (Pricing CTAs).
 - Fails to Offer Psychological Reassurance
 - Erodes **Conversion Confidence** Resulting in:
 - **FUD Around Commitment**
 - **Decision Friction** &
 - **Slows Onboarding**



DIAGNOSIS 3: REVENUE & FUNNEL IMPACT

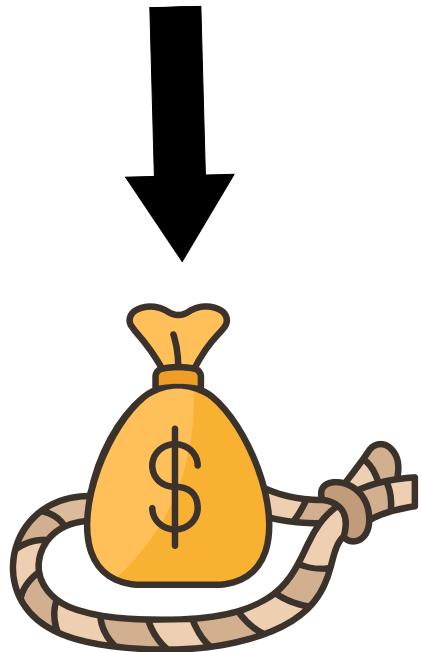
Flaw 1: Chaotic Guidance System → The Onboarding Momentum Trap

- Loss of **SQLs**
- **ROI** Generation Compromised by at least **20-30%**
- Reduction in **Referral Momentum**
- Increased **CAC**



Flaw 2: Fragmented Social Proofs: Failure in FUD Mitigation

- Reduction in **Conversion Velocity** delays **TTV**
- **Zero-Friction Path** Movements Slow
- Increased Number of **Cold Prospects**
- Less **Trial Conversions**



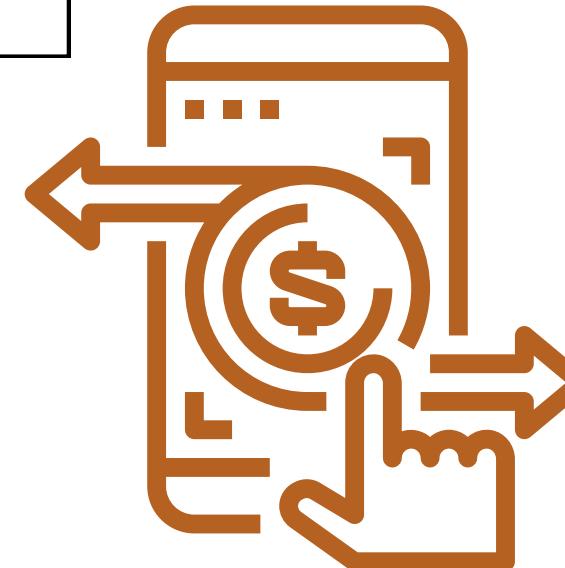
PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: HERO SECTION

Original Headline:

"Pricing Built for Businesses of All Sizes."

Proposed Headline:

"Grow Your Business with 326% ROI"



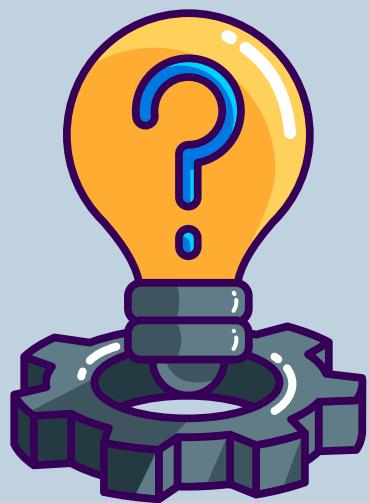
Proposed Sub-Headline:

"Optimize Payments, Add New Business Models/Revenue streams, Scale Globally with Fraud Detection and Compliance."

Proposed Credibility Line:

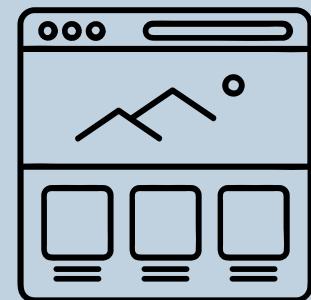
"Forrester's Total Economic Impact Study Suggests More than 3x ROI for Stripe-Using Businesses."



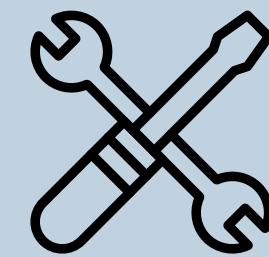


HERO SECTION RATIONALE: ANCHORING THE \$10M RECOVERY

	Headline: Value Visibility Gap & TTV Stall	Sub-Headline: Information Architecture & Cognitive Overload	Credibility Line: Fragmented Social Proofs
Problem Solved:			
Action:	Replace Vague Copy → High-Stakes, Quantified Financial Outcome (326% ROI)	Subheadline Summarizes 6 Modular Products into 4 Clear User Benefits	Strategic Placement of the Forrester Study.
Result:	Clear User Destination → Accelerates the Perceived TTV → Eliminates FUD for Decision Making	Links Complex Product Suite to Simple Executive Goals: → Resolves FUD & Clarity Anxiety → Establishes Zero Friction Path for Conversions	Immediate, Third-Party Validation → Reinforces Top of the Funnel Conversion Confidence



PROPOSED \$10M REBUILD:



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THE ROI RECOVERY PATH: STRUCTURAL LAYOUT FIX

Core IA Fix: Separation of Concerns

- Permanent Separation of Pricing Structure (**Standard vs. Custom**) from the Product Suite (**Core Features & Modular Products**)
- A New Separate Section For Core Features & Modular Products
- Clarification that Modular Products are Available to Both Pricing Tiers



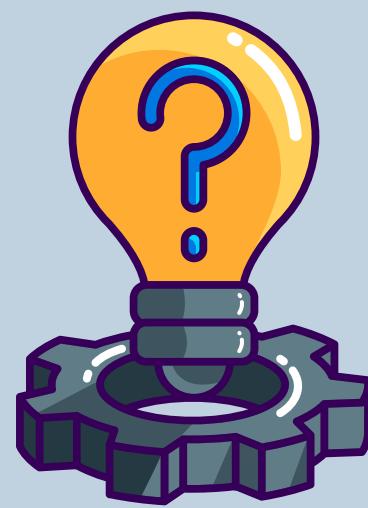
Implementation : Responsive Design for Zero-Friction Path

Desktop View:

- Side-by-Side Comparison Table Displaying **Standard & Custom Plans** Simultaneously → Easy, High-Stakes Financial Comparison

Mobile View:

- Tabbed Toggle Interface, allowing users to Switch between Plans with a Single Tap
- Display **Only One Plan at a Time** to Reduce **Cognitive Load** & Eliminate Horizontal Scrolling.



AYOUT RATIONALE: ANCHORING THE \$10M RECOVERY

Solving Overlapping Hierarchies

- **Action:** Separating Pricing Structure from Product Suite with Necessary Clarifications
- **Result:** Resolves the **Value Prioritization Flaw** → Prospect Understands Platform's **Value Components Before its Cost**

Mitigating Decision Paralysis & Accelerating TTV

Desktop Side-by-Side View:

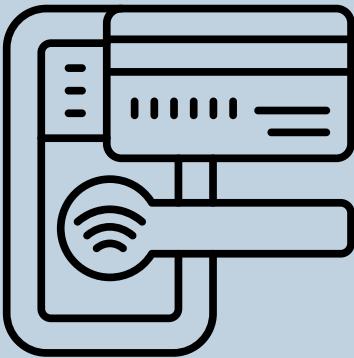
- All Costs Presented Simultaneously → Closes **Value Visibility Gap** → **Resolves Pricing Clarity Deficits (Enterprises)**

Mobile Tabbed Toggle:

- Eliminates **Information Density** that Causes **Maximum Cognitive Overload** on Small Screens
- User's **Onboarding Momentum** Maintained

Overall Impact:

- High Value **ROI** Anchor → Drives Confident selection of **Custom Tier**
- Enhances the **Zero-Friction Path** for both Mobile & Desktop Users by Resolving **Cognitive Overload Crisis**



PROPOSED \$10M REBUILD: PRICING TIER OPTIMIZATION & CLARITY FIX

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Proposed Pricing Tier

Plan Details	Standard	Custom
Pricing	Simple, Pay-as-you-Go model. Cancel Anytime. All Core Features Included.	Tailored Solutions for Your Business Optimization & Cost-Savings through Volume & Multi-Product Discounts with Country Specific Rates.
Best For	Start-ups to Mid-sized Businesses Focusing on Growth	High Volume, Multi-Product Enterprises with Unique Business Models
Set up	Instant Onboarding . No Setup Fees, Monthly / Hidden Fees.	Custom Implementation through an Expert Dedicated Sales & Support Team to Guide
Payment Methods	[Link to Core Features]	Optional Global Pricing for All Markets, Flexible Structures with Discounted Flat Rates, Subscriptions & Buy Rates for Platforms. Cost Transparency & a Single Integration that Works Across 47 countries, 50+ Payment Methods & 135 Currencies .
Support	[Link to Core Features]	In Addition to Core Features , the Enterprise gets Technical Account Management & Certified Implementation Partners, Priority Support & One-Click Checkouts .
Payment Rates	2% for Cards issued in [Country]. 3% Outside [Country]	Custom Discounted Rates based on Volume Tiers, Commitments, & Product Usage.
Security Compliance	[Link to Core Features]	[Link to Core Features]
Payment Optimization	[Link to Core Features]	Quickly Adapt to Changing Customer Behavior, Reduce costs, Improve Authorization & Minimize Fraud.



Get Started

Contact Sales Team



PRICING TIER OPTIMIZATION RATIONALE: STANDARD & CUSTOM

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Resolving the Value Prioritization Flaw (Standard Tier)

Objective:

- Eliminate all Potential **FUD** for New Users → Streamlines **Zero-Friction Path**
- Key Messaging like "*No set up fees, monthly or hidden fees*"
→ Resolves Pricing Clarity Deficits

Impact:

- High Cognitive Fluency & a Rapid TTV, Stopping Bouncing,
- Ensure they are not Custom Tier Targets

The \$10M Custom Tier Optimization Fix

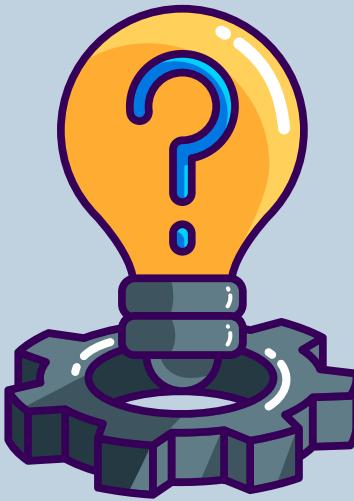
Objective:

- Reframe the Offering in **Executive Language**:
→ "Cost transparency" & "Optional aggregated pricing" to Resolve:
 - Lack of Transparency
 - Custom Tier Underutilization
- Shift Financial Framing from **Discounted Rates** to **Tailored Solutions**:
 - Connects the Fees Directly to a Strategic Financial Outcome rather than Transaction Costs

Impact:

- Resolves FUD around Hidden Costs & Global Complexity
- Solves Value Prioritization Flaw





PRICING TIER OPTIMIZATION RATIONALE: CORRECTING THE CHAOTIC GUIDANCE SYSTEM

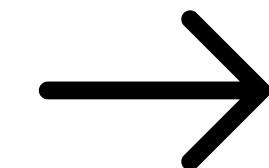
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Objective:

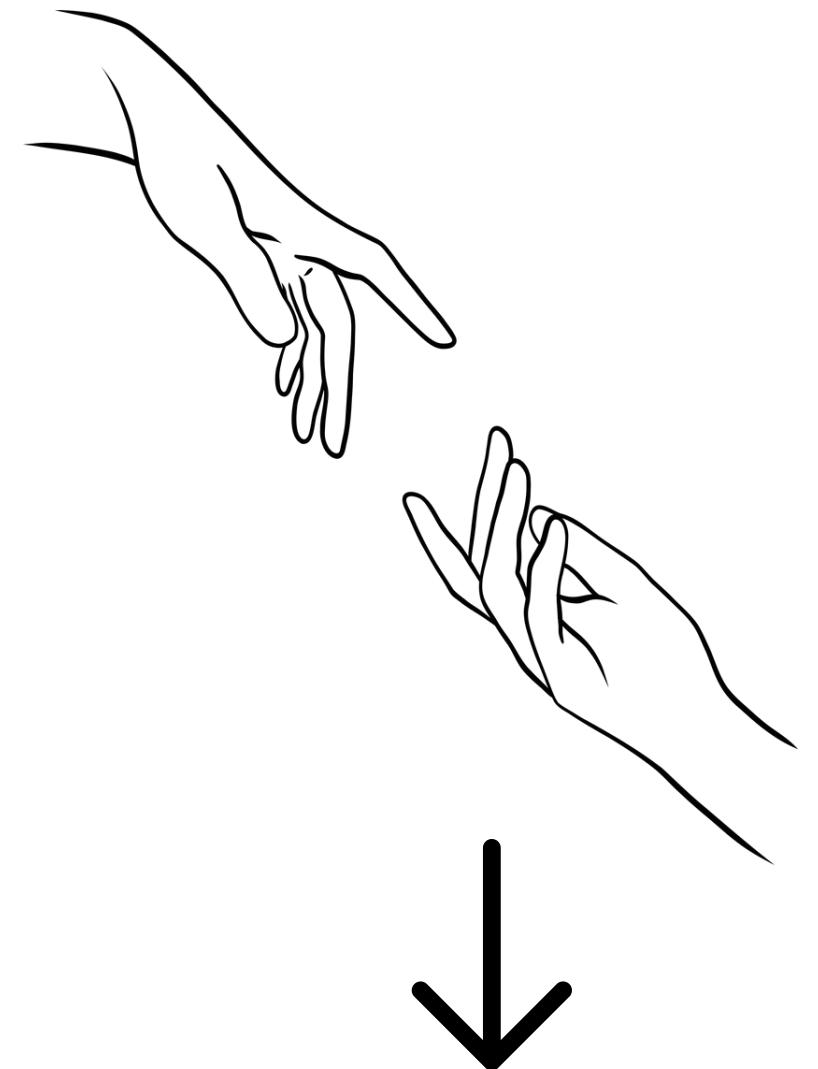
- Transform the Contact Mechanism into a Bespoke Service Offering,
- Detail the "Custom Implementation through an Expert Dedicated Sales & Support Team"

Impact:

- Corrects the **Chaotic Guidance System**
- Establishes a **Hand-Holding Process for High-Value Prospects.**
- Provides the Necessary **Onboarding Momentum** → Drives User directly to the Contact Sales team CTA
- Maximizes the Yield of the **Highest ROI Funnel.**



Low Enterprise CAC,
More ROI Pipeline



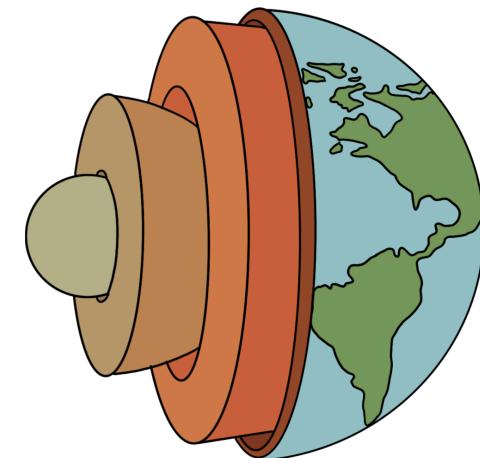
PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING CORE FEATURES

Proposed Core Features Page Structure:

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"Core Features : The Strategic Foundation for Pricing"

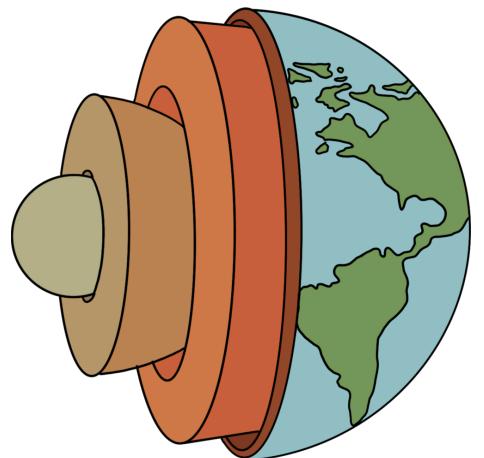
- **Global Growth Scope:**
 - Access 195 Countries & 135+ Currencies Seamlessly
 - 100+ Local & Global Payment Methods for Your Convenience
 - Leverage a Single Integration for Streamlined International Access.
- **Conversion-Optimized Checkout**
 - Easy-to-Use flexible user-interface, pre-built payment forms and accelerated checkouts
 - Enable no-code payments and instant platform/marketplace onboarding
 - Use embedded components and platform/risk management tools
- **Smooth Payouts & Smart Performance:**
 - Fast, predictable payouts with flexible options and like-for-like settlement.
 - Payment Optimization via real-time retries, auto-updated cards, and customer authentication.
 - Full payout transparency and in-built fraud analytics.



PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING CORE FEATURES

Proposed Core Features Page Structure (Contd...)

- **Security, Reliability & Compliance**
 - 99.999% average historical uptime.
 - Built-in fraud prevention through advanced machine learning systems.
 - Full PCI compliance and global regulatory licenses.
- **24/7 Expert Support**
 - Around-the-clock support via phone, chat and email.
 - Access technical support on Discord
 - Benefit from industry-leading documentation



Overall Impact:

- Resolves **Clarity Anxiety** around **Global Payments, Checkouts & Payouts**.
- Establishes Clear **User Destination** & Ensures **Zero Friction Path**.
- Faster **Onboarding Momentum** → Lower **CAC & Higher ROI**.

PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING MODULAR PACKAGES

Proposed Modular Features Sub-Page Structure**

"Explore Additional Pricing Features"

"Discover pricing modules for the full Stripe platform. From global payments, money management, revenue and finance automation to even business incorporation."

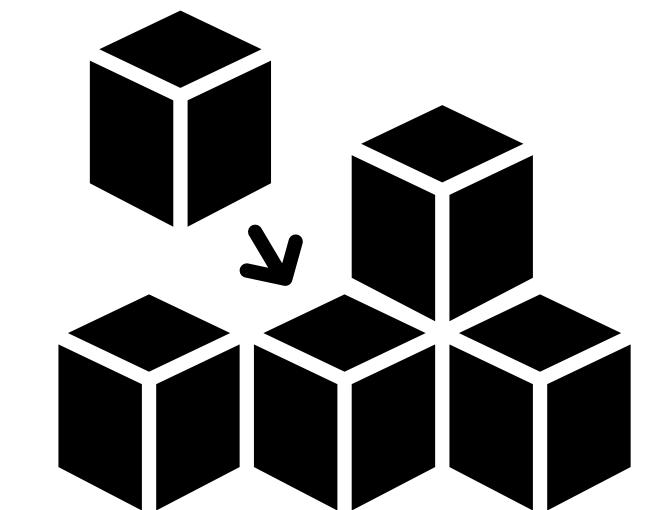
Click each to know more

1. Global Payments

- **Payment** (online payment platform for growth & expansion)
- **Radar** (advanced fraud detection & prevention tools)

2. Money Management

- **Connect** (embedded payments for platforms and marketplaces)



PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING MODULAR PACKAGES

Proposed Modular Features Sub-Page Structure**

3. Revenue & Finance Automation

- **Billing** (flexible subscription management software)
- **Invoicing** (global invoicing software)

4. Business Incorporation & More

- **Atlas** (software to quickly incorporate your startup)

Overall Impact:

Objective:

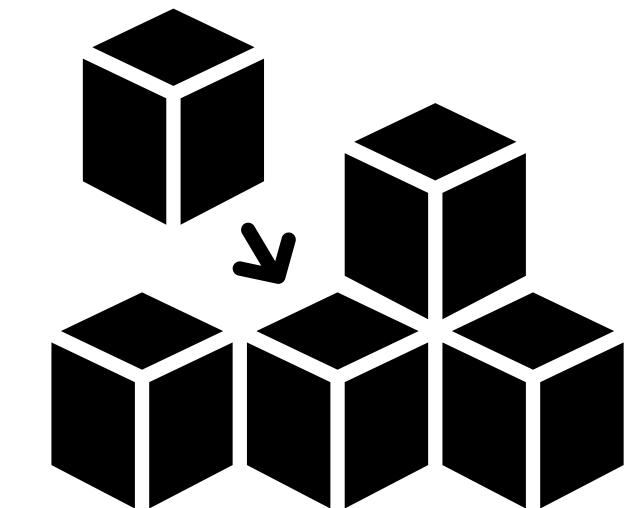
- Define the Complete Platform Ecosystem & Show Enterprise Utility.

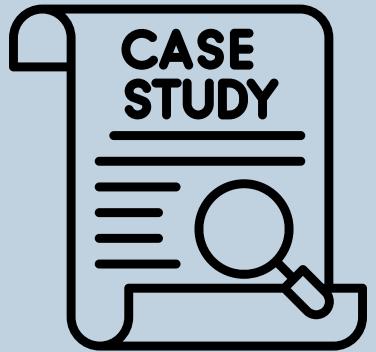
Result:

- Solves Overlapping Hierarchies → Clearly Compartmentalizing the Complex Offering → Mitigates Cognitive Overload

Strategic Outcome:

- Establishes the Full Spectrum of High-Value Services
- Supports Custom Tier Adoption & Ensures Maximum **LTV (Lifetime Value)**.





PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: SOCIAL PROOF INTEGRATION STRATEGY

Leveraging the Amazon TEI Case Study

Placement 1:

The Full Amazon Case Study Summary in Stripe Website/App Must be **Placed Immediately Beneath** the Entire **Side-by-Side Pricing Table**.

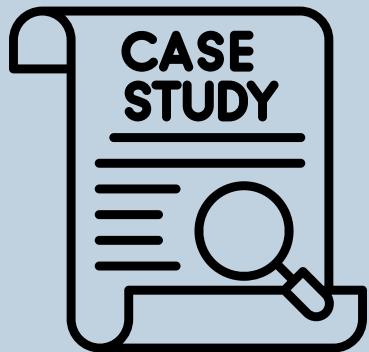
Rationale:

- Corrects the Fragmented Social Proofs failure
- Resolves **FUD** via
 - Third-party Validation
 - Psychological Reassurance
 - Emotional Resonance
- Reduces **Decision Friction** at the most critical point of the **sales funnel**

Impact

- Confirms that the Platform can Handle Enterprise-level Demands like:
 - Global Complexity,
 - Expansion &
 - Speedy transactions





PROPOSED \$10M REBUILD:

THE ROI RECOVERY PATH:

SOCIAL PROOF INTEGRATION STRATEGY (CONTD...)

Leveraging the Amazon TEI Case Study

Placement 2:

- **Key Excerpts from the Case Study:**
 - Hyper-integrate into the Core Features & Modular Product section to provide micro-justification
- **Specific Parts:**
 - The quote "***it got us into a lot of different countries quickly***" should be placed near the Global Growth Scope and Global Payments add-on categories.
 - The Reference to **BLIK Optimization** should be placed near the Conversion-Optimized Checkout core feature
- **Outcome:**
 - Demonstrates Concrete Adaptation → Solves the Chaotic Guidance System





PROPOSED \$10M REBUILD:

THE ROI RECOVERY PATH:

THE EXECUTIVE SUMMARY OF STRUCTURAL FIXES

Made Stripe's Complex Pricing Page a More User-Friendly & a Clear, Value-Driven Asset by:

Fixing Header:

- Clear Value Proposition (**326% ROI**)
- Closed Value Visibility Gap by addressing "**Why Pay Stripe**"

Fixing IA:

- Created distinct Standard and Custom Pricing Tables with **Device-Specific Views**
- Eliminated Overlapping Hierarchies → Removed **Clarity Anxiety**

Eliminating Cognitive Overload:

- Consolidated Basic Information into the Scannable Core Features list
- Reduced Redundancy by over **40%** in the Main Comparison Tables



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PROPOSED \$10M REBUILD:

THE ROI RECOVERY PATH:

THE EXECUTIVE SUMMARY OF STRUCTURAL FIXES

Solving Modular Confusion:

- Created a clean, categorized list of the Modular Packages
- Solved Value Prioritization Flaw and
- Clear Guidance System to specialized products without navigation chaos

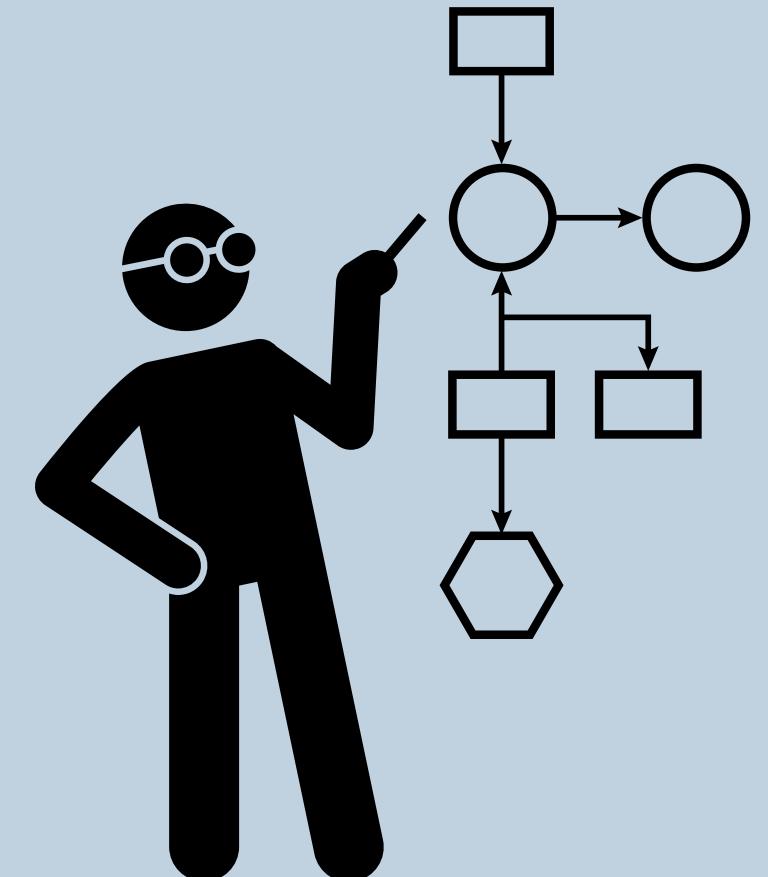
Strategy Validation → Strong Social Proof:

- The Amazon case study directly validates the core value proposition of speed, global reach, and custom optimization
- Served as critical FUD Mitigation

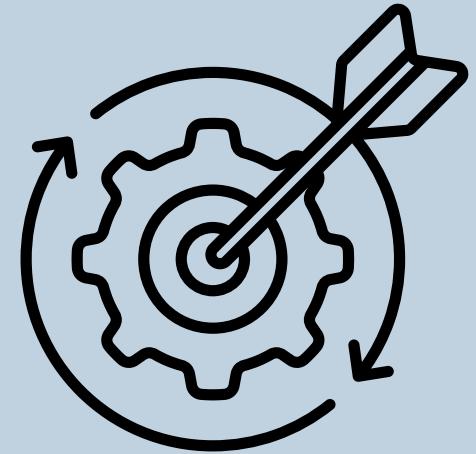
Overall Impact:

Users—from SMBs to Enterprise—Can Quickly Find the Pricing Info they need →

- Faster Decisions,
- Lower Friction,
- Stronger Conversion Flow.



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EXPECTED OUTCOMES & HYPOTHESIS

\$10 million

Recommendation for Implementation:

- Launch a Single A/B test (Challenger vs. Control) → Measures accurately the Full Impact of **IA Overhaul**.

Hypothesis:

- We hypothesize that the combination of
 - Quantified value,
 - Structural clarity, and
 - Enhanced Custom Tier positioning

Will significantly accelerate the decision journey.

Solution Objective:

- To Eliminate **Decision Paralysis** &
- Drive High-Volume, High-Value leads Faster along the **Highest ROI funnel**.

Projected Outcome:

- **20% to 30%** increase in **High-Value Conversions** (Custom Tier inquiries)
- **15%** Reduction in Bounce Rate on the Pricing Page due to immediate **Cognitive Overload Mitigation**.
- **Immediate Recovery** of Potential **\$10M ROI leak** by Optimizing Flow for **Enterprise Customers**