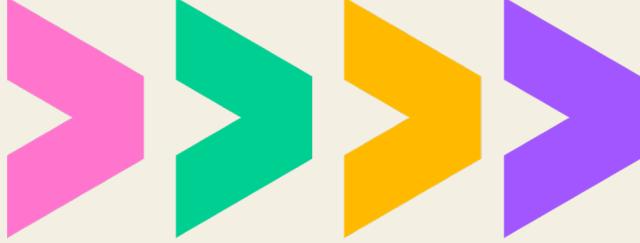




fin tech _ devcon

PRESENTED BY
moov



THE DEVELOPER FEEDBACK EXPERIENCE:

Friction Logging

stripe



Mike Bifulco

@irreverentmike · Stripe

Developer Advocate at Stripe, host of APIs You Won't Hate, and serial SaaS founder.

bit.ly/friction-logging-toolkit



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike

Feedback can make your product better...

...but you need to be ready to listen. Fostering a healthy culture of giving and receiving feedback is worth the effort.





54/42

130mm BCD

STORY TIME

Friction Logging & Stripe BaaS



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike



Chris Tragano for Stripe

Posted on May 27, 2021

Welcome to the Golden Age of Developer Advocacy

#devrel #writing #devjournal #techtalks

Summary: The displacement of in-person developer events has vaulted Developer Advocacy forward by years. The momentum of self-forming communities, better streaming capabilities, and the rise of scaled developer experiences are a peek into the direction of our field of work.



Stripe

More from Stripe

November Developer Digest: The “new” Payment element, Node SDK + Cloudflare Workers, and Stripe Identity samples.
[payments #devrel #stripe#developer](#)

Introducing the Search API
[stripe#developer #payments #devrel #search](#)

Explore Stripe Tax and the new webhooks dashboard
[stripe#developer #payments #devrel #stripe#tax](#)

PAYMENTS

-  **Payments**
Online payments

-  **Checkout →**
Pre-built payments page

-  **Elements**
Customizable payments UIs

-  **Payment Links**
No-code payments

-  **Connect**
Payments for platforms

-  **Invoicing**
Online invoices

-  **Billing**
Subscription management

-  **Terminal**
In-person payments

FINANCIAL SERVICES

-  **Corporate Card**
Spend management

-  **Capital**
Business financing

-  **Issuing**
Card creation

-  **Treasury**
Banking-as-a-service

BUSINESS OPERATIONS

-  **Radar**
Fraud & risk management

-  **Data Pipeline**
Data warehouse sync

-  **Sigma**
Custom reports

-  **Atlas**
Startup incorporation

-  **Climate**
Carbon removal

-  **Tax**
Sales tax & VAT automation

-  **Identity**
Online identity verification

-  **Revenue Recognition**
Accounting automation

-  **Financial Connections**
Linked financial account data

PAYMENTS

-  **Payments**
Online payments
-  **Checkout →**
Pre-built payments page
-  **Elements**
Customizable payments UIs
-  **Payment Links**
No-code payments
-  **Connect**
Payments for platforms
-  **Invoicing**
Online invoices
-  **Billing**
Subscription management
-  **Terminal**
In-person payments

FINANCIAL SERVICES

-  **Corporate Card**
Spend management
-  **Capital**
Business financing
-  **Issuing**
Card creation
-  **Treasury**
Banking-as-a-service

BUSINESS OPERATIONS

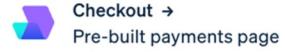
-  **Radar**
Fraud & risk management
-  **Data Pipeline**
Data warehouse sync
-  **Sigma**
Custom reports
-  **Atlas**
Startup incorporation
-  **Climate**
Carbon removal
-  **Tax**
Sales tax & VAT automation
-  **Identity**
Online identity verification
-  **Revenue Recognition**
Accounting automation
-  **Financial Connections**
Linked financial account data

PAYMENTS



Payments

Online payments

Checkout →
Pre-built payments page

Elements

Customizable payments UIs



Payment Links

No-code payments



Connect

Payments for platforms



Invoicing

Online invoices



Billing

Subscription management



Terminal

In-person payments

FINANCIAL SERVICES



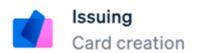
Corporate Card

Spend management



Capital

Business financing



Issuing

Card creation



Treasury

Banking-as-a-service

BUSINESS OPERATIONS



Radar

Fraud & risk management



Data Pipeline

Data warehouse sync



Sigma

Custom reports



Atlas

Startup incorporation



Climate

Carbon removal



Tax

Sales tax & VAT automation



Identity

Online identity verification



Revenue Recognition

Accounting automation

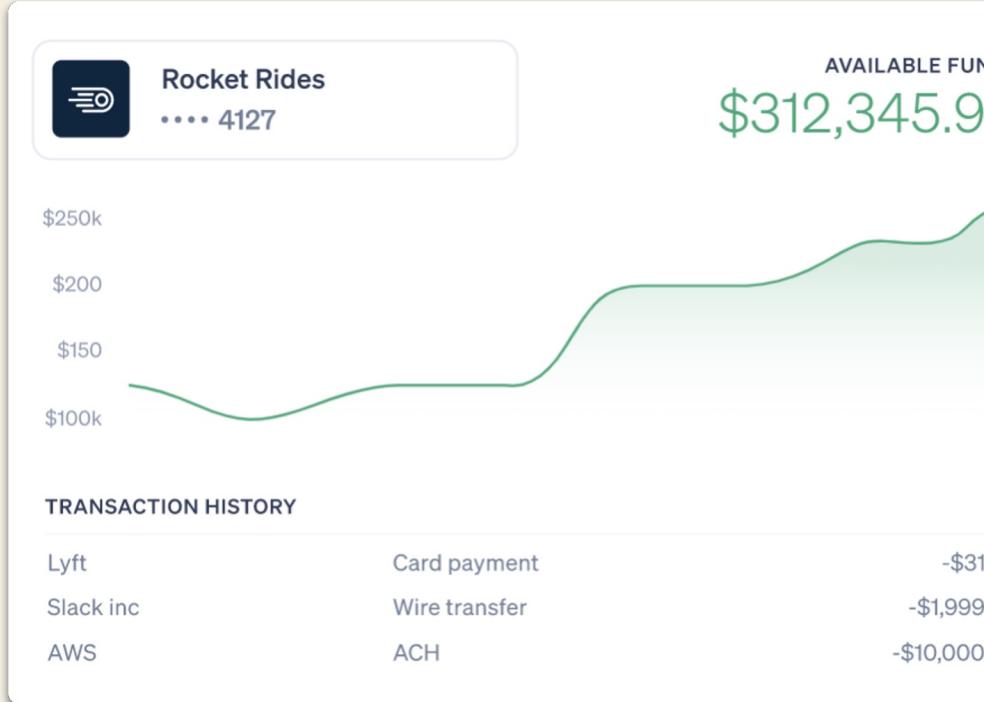


Financial Connections

Linked financial account data



- Banking-as-a-Service API
- Create **Financial Accounts** to deploy custom financial experiences
- Support for ACH + wire transfers
- Manage business expenses with dedicated card issuing



stripe



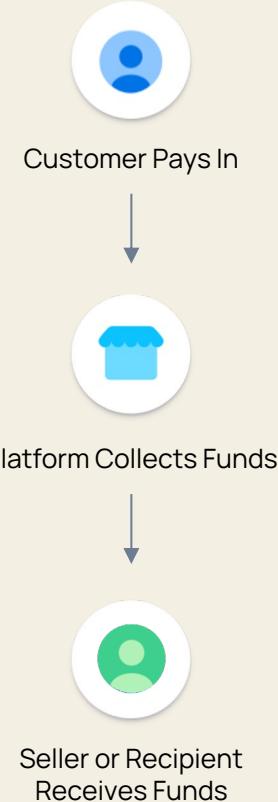
Issuing

- Infrastructure for **commercial card programs**
- Manage & distribute virtual and physical cards



stripe | Connect

- For teams building a platform or marketplace
- Build and scale end-to-end payment experiences



Overview ← |

↳ Issuing cards

Treasury

[Overview of Stripe Treasury](#)

Treasury requirements

Treasury and Issuing product marketing, design, and compliance guidelines

Gaining API access to Treasury

SAMPLE INTEGRATIONS

Using Treasury to set up financial accounts and cards

Using Treasury to move money

ACCOUNT MANAGEMENT

Stripe Treasury accounts structure

Working with connected accounts

Working with financial accounts

Financial account features

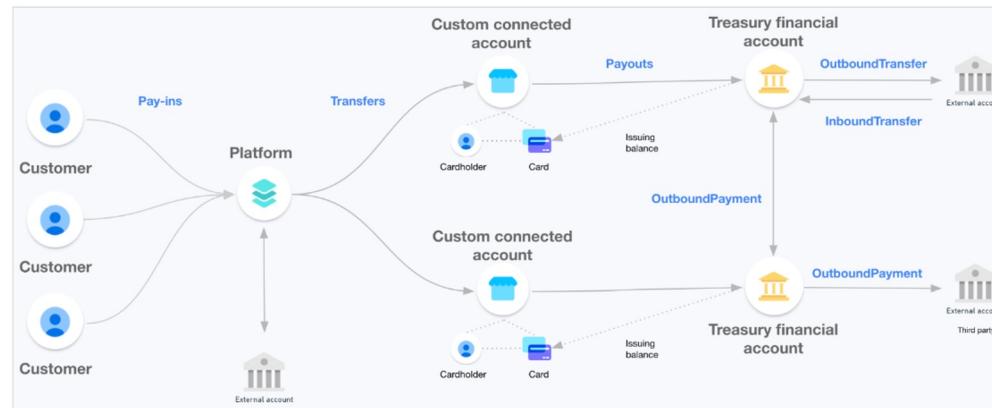
Platform financial accounts

United States

English (United States)

Treasury account architecture

With Stripe [Connect](#), you onboard customers to your platform with connected accounts. For each of these connected accounts, you create a financial account that offers a range of benefits to your platform's users. The following diagram illustrates an overview of a platform with Stripe Treasury integration.



Treasury account architecture

Connected accounts

Connected accounts are sellers or service providers that use a platform. For example, as a digital storefront

ON THIS PAGE

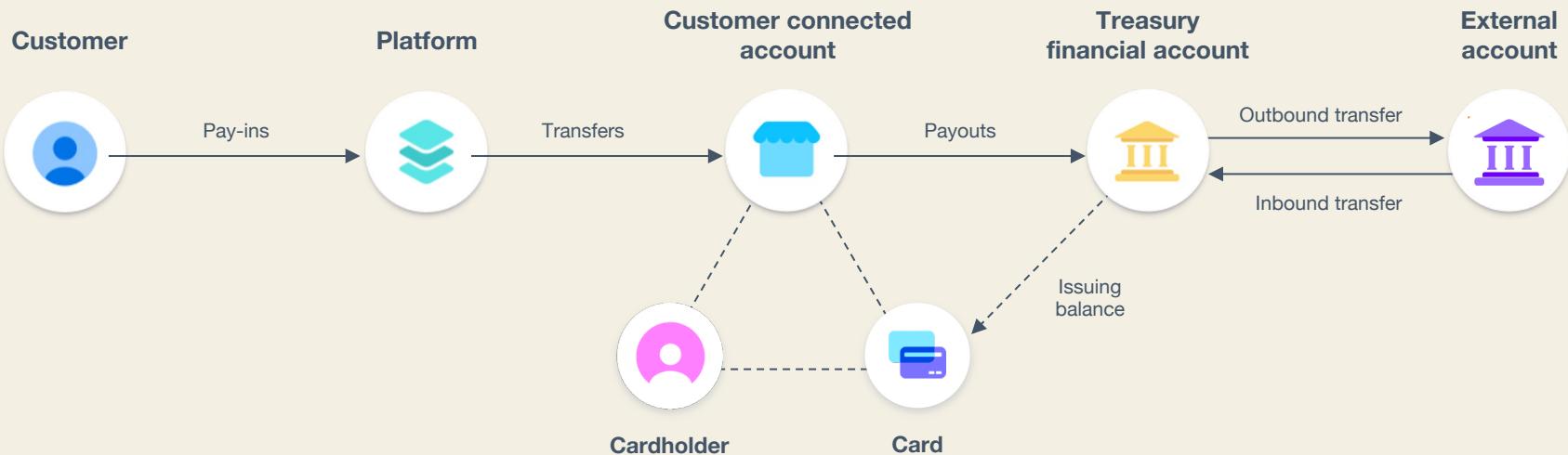
Building blocks for financial services

Treasury use cases

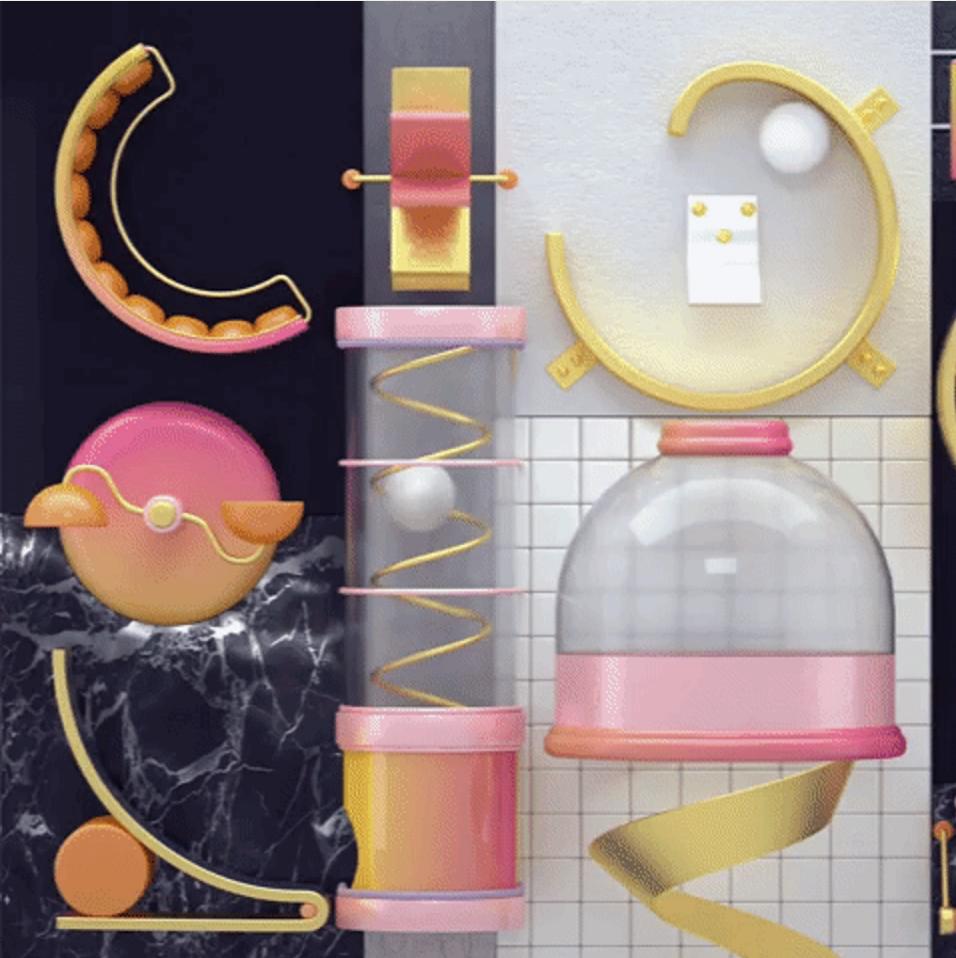
[Treasury account architecture](#)

Sample integrations

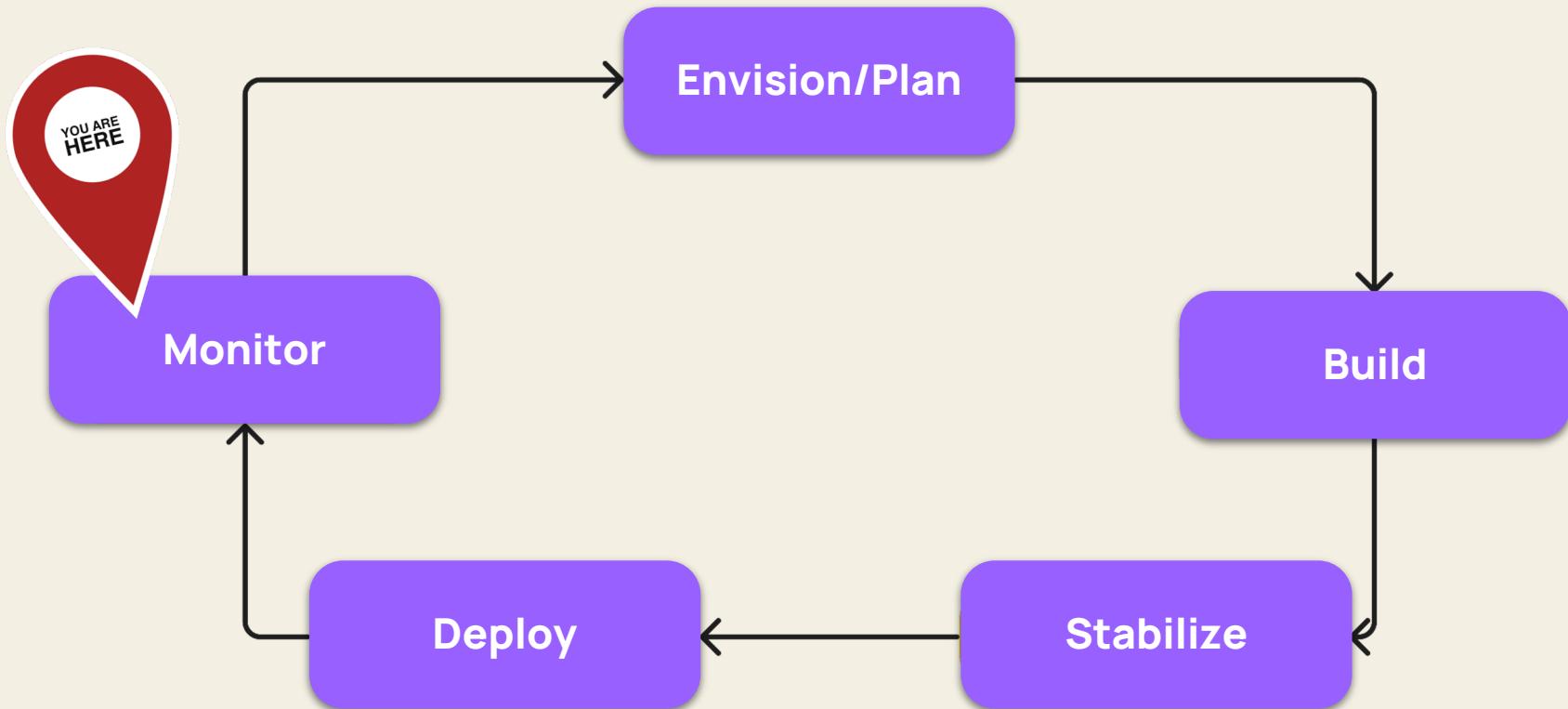
Architecture of a BaaS app



**There's a lot to
weave together
here...**



Product Development Lifecycle



localhost:3000/donors

Donorr

Dashboard

Donors

Cardholders & Cards

Beneficiaries

Outbound Payments

Transfers

External Accounts

Donors

Add donor

NAME	AMOUNT	STATUS	DONATE
Donation from Georgann Beer (6)	\$20.00 USD	Success	Donate

Kinn-Wiza

744/30:22

CC HD

Coupons – Demoshop – Stripe X Stripe Checkout X | Stripe Checkout X +

dashboard.stripe.com/test/coupons/zil1sRSiL

Demoshop Action required ! Search... Create Help Notifications Settings User

Home Payments Balances Customers Products Reports Connect More Developers Test mode TEST DATA

Terms Usage 10% off forever No redemptions yet

Products

All products Details Edit

Coupons

- Shipping rates
- Tax rates
- Pricing tables

ID	Name	Valid	Yes
zil1sRSiL	hero discount 10%	Percentage discount	10%
Created	Jul 6	Duration	Forever

Applicable Products

NAME	UPDATED
 Hero ad USD \$100.00 USD	Jul 6 Jul 6 ...

Promotion Codes

PROMOTION CODE	API ID	REDEMPTIONS
herospecial10	<input type="text" value="promo_1L1eHGKLvdIbiJ"/> 	0

Active redemptions



2022-01-25 - Treasury friction log

DRI: cjavilla

Gates / Flags

- [REDACTED]
- [REDACTED]

Questions



Resources



Observations

Dev Advocacy

Treasury API Friction log round 2 - cjavilla

DRI: CJ Avilla

Status: Ready for review

-

Session 1 - Setup, Connect

Duration: ~2 hours

Covered:

- new rails app from scratch
- adding auth
- adding custom connect onboar
- creating FA
- starting to create external acco

Video:

- Make the first Next Step here: I onboarding

Dev Advocacy

Treasury API Friction log round 2

DRI: Mike Bifulco

Status: Complete

Updated May 12, 2022

-

Context: I'm a relatively new Stripe- I joined on 3/14/22. In a past life, I built and sold a successful subscription-based SaaS using Stripe Connect. This is my first major foray into building with Connect since Q4 2019, and my first exposure to BaaS.

Findings

- Dev pain points uncovered
- Documentation bugs
- Feature requests for v.next releases



Feedback from DevRel

- Improved devX significantly
- Addresses snow-blindness problem
- Changed product launch date
- Grew **empathy** and **trust**



Outcomes

- Docs bugs squashed
- Product roadmap updated
- Improved DevX for BaaS
- Uncovered blind spots

About Friction Logs...

Come in different sizes (S, M, L)

Come from internal and external users, formally and informally

Call out uncomfortable truths & moments of joy

Require vulnerability & emotional intelligence

Must be done with good faith from both sides



Criticism and discomfort

- You're delivering tough news on someone's work
- Emotional intelligence is a delicate balance
- Giving feedback is hard, receiving is harder



fintech_devcon

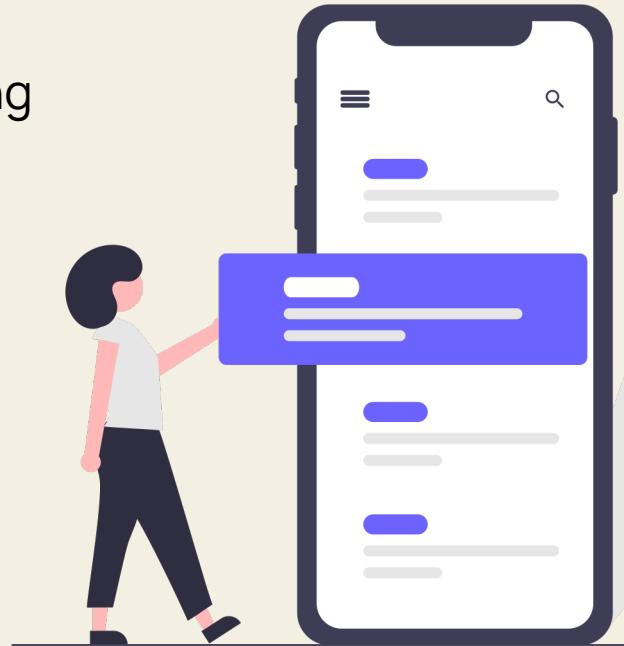
#fintechdevcon

fintechdevcon.io

 @irreverentmike

Friction logging at Stripe

- All Stripes receive training during onboarding
- Everyone encouraged to produce
- Delivered as a doc or video (or both!)
- Shared company-wide & to relevant teams
- They are the **start of a discussion**



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike

Framework for a great friction log

- S/M/L Up front
- Make the journey clear
- Share joy & frustration
- Be illustrative
- Describe issues objectively
- Share broadly





**Follow-up
is critical.**

Tools for Writing Friction Logs

Docs

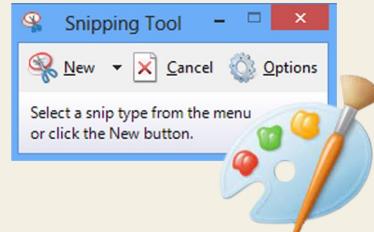


Google Docs



Dropbox Paper

Screenshots



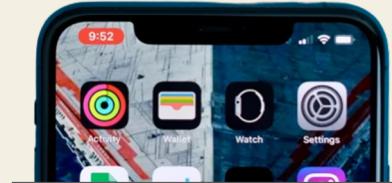
Video



QuickTime



Open
Broadcaster
Software



fintech_devcon

#fintechdevcon

fintechdevcon.io

@irreverentmike

Format of a Friction Log

Friction Log: Setting up a new printer

Author: Mike Bifulco

Date: Jul 6, 2022

Size: Small

Context

I recently had the task of setting up a new printer for my office. The process was relatively simple, but there were a few things I had to keep in mind in order to get the printer up and running smoothly. Here is a summary of my experience, from choosing a printer, to unboxing it, installing it on my machine, and testing it out with a few sample prints.

Overall the process was reasonable, although I did find room for improvement in the initial software setup experience, and installing/replacing new ink cartridges.

- High level summary



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike

Format of a Friction Log

Pros

- [REDACTED]
- [REDACTED]
- [REDACTED]

Cons

- [REDACTED]
- [REDACTED]
- [REDACTED]

- High level summary
- **Pros / Cons**



fintech_devcon

#fintechdevcon

fintechdevcon.io

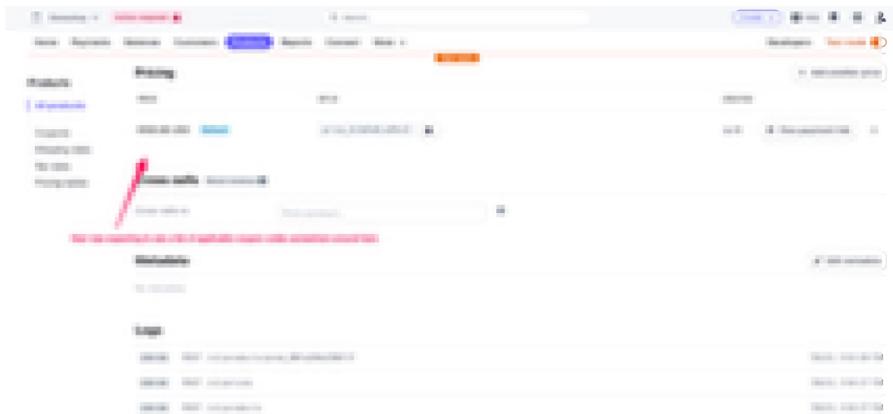
 @irreverentmike

Format of a Friction Log

Donec eget ipsum dolor sit amet, consectetur adipiscing elit.

Donec eget risus vel arcu vulputate eleifend. Phasellus eget sem sit amet ipsum ultrices fermentum. Ut semper nisl ut molestie dignissim. Proin malesuada tellus sed diam ultrices, at dignissim risus ultrices. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos himenaeos.

Sed eget blandit nisl.



- High level summary
- Pros / Cons
- **Detailed Notes**



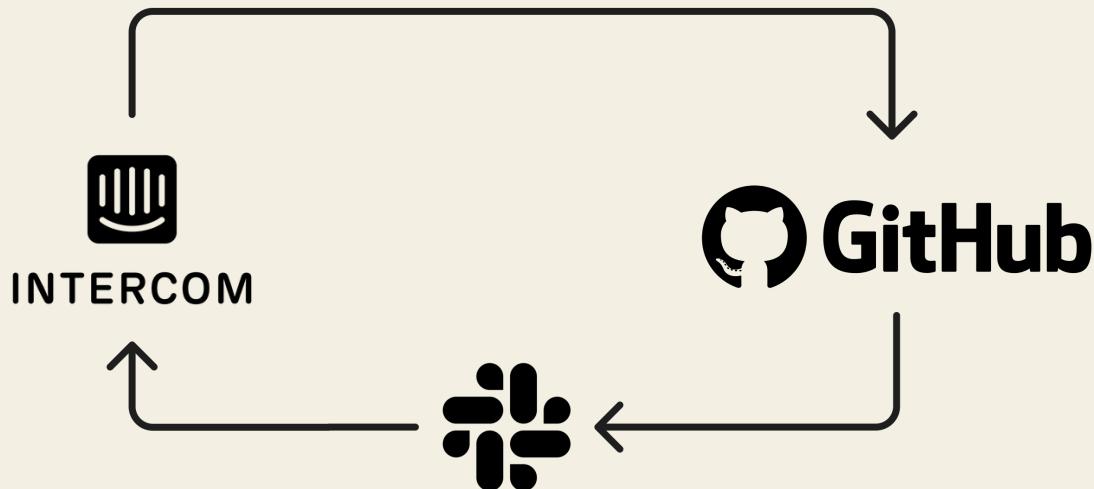
fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike

Use Automation to close the loop



So, then:

If it all goes well...



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike



Simon Grimm
@schlimmson



Tried the new [@stripe](#) payment links feature and got this a week later - WOW!

We can all learn a lot about product development and customer relationships from Stripe 😍



01:29 AM · Jun 9, 2021 · Made with Kizie.co



Miguel Cobá
@MiguelCoba_



[@patrickc](#) Thanks, Josh, I'm sorry I was not clear before. I meant the customer portal. I asked in June when only the auto option was available. I just checked again and there is already support for this. Thank you for adding this feature so fast. FINALLY!!!! 🎉Stripe rocks!

03:34 PM · Nov 10, 2021 · Made with Kizie.co



David Sabine
@DaveSabine



I find I'm repeatedly impressed by [@stripe](#). Latest awesome feature: Windows Hello authentication. Thank you — I appreciate your leadership as we can no longer rely on SMS for 2FA. (I no longer trust my mobile carrier to secure my phone number.)

03:47 PM · Mar 30, 2020 · Made with Kizie.co



YOU'RE NOT LOST
YOU'RE HERE

I'm here to help!



@irreverentmike

mikeb@stripe.com

bit.ly/friction-logging-toolkit



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike

Recommended Reading

- Frictionlog.com
- [An Introduction to Friction Logging](#)
- How we use Friction Logs at Stripe (dev.to)
- Friction Log Toolkit bit.ly/friction-logging-toolkit



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike



Thank you



fintech_devcon

#fintechdevcon

fintechdevcon.io

 @irreverentmike