

Stripe API Overview

Stripe offers a unified payment platform that supports online, in-person, and mobile transactions globally. Its API provides access to a wide range of payment methods, currencies, and features, enabling businesses to manage payments efficiently.

Integration Methods

1. Checkout Integration

- **Description:** A prebuilt, Stripe-hosted payment page that can be customized to match your brand.[Documentation+1Documentation+1](#)
- **Use Case:** Ideal for businesses looking for a quick and secure way to accept payments without building their own checkout flow.
[Documentation+4Documentation+4Sloboda Studio+4](#)
- **Documentation:** <https://docs.stripe.com/payments/checkout>
[Documentation+9Documentation+9Documentation+9](#)

2. Elements Integration

- **Description:** A set of prebuilt UI components for building your own custom payment form.
- **Use Case:** Suitable for businesses that want more control over the checkout experience while still leveraging Stripe's security features.
- **Documentation:** <https://docs.stripe.com/payments/elements>
[Documentation+9Documentation+9Documentation+9](#)

3. Payment Intents API

- **Description:** Handles the entire payment flow, including authentication and authorization.
- **Use Case:** Best for businesses that require a customizable and secure payment processing solution.[Stripe+9Clear Function+9Clear Function+9](#)
- **Documentation:** https://docs.stripe.com/api/payment_intents
[Documentation+8Documentation+8Documentation+8](#)

4. Stripe Connect

- **Description:** A solution for platforms and marketplaces to facilitate payments between third-party sellers and buyers.
 - **Use Case:** Ideal for businesses that need to onboard and manage multiple sellers or service providers.
 - **Documentation:** <https://docs.stripe.com/connect>[Documentation](#)
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Supported Payment Methods

Stripe supports a vast array of payment methods, including:

- **Cards:** Visa, Mastercard, American Express, Discover, JCB, Diners Club.
 - **Digital Wallets:** Apple Pay, Google Pay, Microsoft Pay.
 - **Bank Debits and Transfers:** ACH, SEPA Direct Debit, Bacs Direct Debit, BECS Direct Debit.
 - **Buy Now, Pay Later:** Afterpay, Klarna, Affirm.
 - **Real-time Payments:** FPX, OXXO, Alipay, WeChat Pay. [Clear Function+3DirectPayNet+3Stripe+3](#)
 - **Bank Redirects:** iDEAL, Bancontact, EPS, Giropay, Przelewy24. [NerdWallet: Finance smarter](#)
 - **Others:** Multibanco, Sofort, Boletto, GrabPay. [NerdWallet: Finance smarter](#)
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Security and Compliance

- **PCI DSS Compliance:** Stripe is PCI DSS Level 1 certified, ensuring secure handling of cardholder data.
 - **3D Secure 2:** Supports 3D Secure 2 for enhanced authentication, reducing fraud and chargebacks.
 - **Tokenization:** Stores payment details securely for recurring transactions.
 - **Radar:** Built-in machine learning-based fraud prevention tools.
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Pricing Structure

Stripe employs a transparent pricing model, which includes:

- **Online Payments:** 2.9% + \$0.30 per successful card charge. [DirectPayNet+4Clear Function+4Stripe+4](#)
- **In-Person Payments (Stripe Terminal):** 2.7% + \$0.05 per successful card charge.
- **ACH Direct Debit:** 0.8% per transaction, capped at \$5. [Wise](#)
- **Wire Transfers:** \$8 per wire transfer. [NerdWallet: Finance smarter](#)
- **International Cards:** Additional 1% fee. [Wise](#)
- **Currency Conversion:** Additional 1% fee.
- **Dispute Fees:** \$15 per dispute (refunded if the dispute is resolved in your favor). [DirectPayNet+2NerdWallet: Finance smarter+2Stripe+2](#)
- **Radar for Fraud Teams:** \$0.07 per screened transaction. [NerdWallet: Finance smarter](#)
- **Billing:** 0.5% on recurring charges. [Reddit+3NerdWallet: Finance smarter+3Documentation+3](#)
- **Connect:** \$2 per active account per month, plus 0.25% + \$0.25 per payout. [NerdWallet: Finance smarter](#)
- **Issuing:** \$3.50 per physical card, \$0.10 per virtual card. [NerdWallet: Finance smarter](#)

- **Invoicing:** 0.4% per paid invoice. [NerdWallet: Finance smarter](#)
 - **Atlas (Company Incorporation):** \$500 one-time fee.
 - **Identity Verification:** \$1.50 per verification. [Stripe](#)
 - **Revenue Recognition:** 0.25% of volume. [Stripe](#)
 - **Climate Contributions:** 3% of order value for portfolio purchases, 5% for individual supplier purchases. [Stripe](#)
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✓ Advantages

- **Global Reach:** Accept payments in over 135 currencies and support for various local payment methods. [Sloboda Studio](#)
- **Unified Platform:** Manage online, in-person, and mobile payments through a single integration.
- **Advanced Risk Management:** Built-in tools to detect and prevent fraudulent transactions.
- **Customizable Checkout:** Flexible integration options to tailor the payment experience to your brand.
- **Comprehensive Reporting:** Detailed insights into transactions, settlements, and customer behavior.
- **Developer-Friendly:** Extensive documentation and SDKs for various programming languages.

⚠️ Limitations

- **High Processing Fees:**
Stripe's standard rates (2.9% + 30¢) can be expensive for businesses with high transaction volumes or low-margin products.
 - **Account Stability:**
Stripe can suspend or terminate accounts without prior notice if they detect a "high-risk" business model (e.g., subscription, adult content, financial services), even if unintentional.
 - **Limited In-person Features (Outside USA):**
Stripe Terminal (for POS payments) is available only in a few countries like the U.S., Canada, Australia, UK, and some European countries — not globally.
 - **Complexity for Marketplace Use Cases:**
While Stripe Connect is powerful, managing split payments, onboarding users (with KYC requirements), and compliance at scale can be complex.
 - **Payout Schedule:**
Payouts typically take 2–7 days depending on country and business type. Not real-time.
 - **Customer Support:**
Some users report that getting personalized support is slow unless you pay for premium support plans.
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Developer Resources (important for your RAG project)

1. **Stripe API Docs (Overview)**
<https://docs.stripe.com>
2. **Stripe Payments Integration**
<https://docs.stripe.com/payments>
3. **Stripe Checkout Documentation**
<https://docs.stripe.com/payments/checkout>
4. **Stripe Elements (Custom UI Integration)**
<https://docs.stripe.com/payments/elements>
5. **Payment Intents API (Advanced Payment Flows)**
https://docs.stripe.com/api/payment_intents
6. **Setup Intents (For saving cards without payment)**
https://docs.stripe.com/api/setup_intents
7. **Stripe Connect (Marketplaces and Platforms)**
<https://docs.stripe.com/connect>
8. **Stripe Terminal (In-person payments with card readers)**
<https://docs.stripe.com/terminal>
9. **Stripe Webhooks (Events notifications)**
<https://docs.stripe.com/webhooks>
10. **Stripe Radar (Fraud prevention)**
<https://docs.stripe.com/radar>
11. **Stripe Billing (Subscriptions and recurring payments)**
<https://docs.stripe.com/billing>
12. **Stripe Invoicing (Professional invoices)**
<https://docs.stripe.com/invoicing>
13. **Stripe Issuing (Create and manage cards)**
<https://docs.stripe.com/issuing>
14. **Stripe Identity (Online identity verification)**
<https://docs.stripe.com/identity>
15. **Stripe Atlas (Company incorporation in US)**
<https://stripe.com/atlas>
16. **Stripe Revenue Recognition (Accounting automation)**
<https://stripe.com/revenue-recognition>
17. **Stripe Climate (Carbon Removal Contributions)**
<https://stripe.com/climate>
18. **Stripe SDKs (Libraries and APIs for different languages)**
 - Node.js: <https://github.com/stripe/stripe-node>
 - Python: <https://github.com/stripe/stripe-python>
 - Ruby: <https://github.com/stripe/stripe-ruby>
 - PHP: <https://github.com/stripe/stripe-php>
 - Java: <https://github.com/stripe/stripe-java>
 - Go: <https://github.com/stripe/stripe-go>
19. **Postman Collections for Stripe**
<https://github.com/stripe/postman-stripe-api>

When to Use Stripe

- Startups and tech companies wanting to scale globally fast.
 - SaaS businesses needing subscriptions, invoicing, and billing.
 - Marketplaces and platforms needing to manage multiple sellers.
 - Companies needing highly customizable checkout experiences.
 - Businesses seeking strong anti-fraud protection via machine learning (Radar).
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⊘ When Not to Use Stripe

- Very low-margin businesses where 2.9% fees would severely cut profits.
- Businesses in industries deemed "high-risk" by Stripe (like gambling, adult content, certain financial products).
- Companies needing extremely fast payouts (like same-day settlement everywhere).
- Retail-only businesses in regions where Stripe Terminal isn't supported.