



Stripe Canvas

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Key Partnerships

Stripe Partnership Ecosystem is a core part of the strategy.

Tech Partners:

include eCommerce portals like Shopify, CRM like Salesforce, infrastructure like AWS

Consulting Partners:

array of different consulting partners across verticals from eCommerce, to Payments, to Software Development, etc.

Financial Services Partners:

Stripe Treasury is built in partnership with Goldman + Evolve Trust and Bank



Key Resources

Engineering Team, Brand, Code Base

- Stripe Software Engineers are among the elite
- Stripe brand confers trust online, both among consumers + businesses
- The Stripe code base is worth Billions



Key Activities

Focus on core model, Banking Innovation

- Market conditions require focus on core payment processing product
- B2B Payments + Embedded Finance require innovation at product level



Value Proposition

Digital Payment Processor

expanding into **Embedded Finance** using B2B growth levers

- **Easy-to-implement**, low-friction online payments solution for global merchants
- **Value-Added Components** around identity, fraud, B2B payments, and card issuance



Customer Relationships

Developer Focused, Partner Delivery

- Developer focus means extensive documentation, support available online
- Partners deliver implementation Services



Channels

Online Community, API, Treasury

- Word-of-mouth spreads online in various communities
- Stripe's multiple APIs enable reach across multiple platforms
- 'Embedded' Treasury product: new channel



Customer Segments

Developers

- Out of the box, Stripe was designed with developers as the target Segment

Digital Marketplaces

- Majority of major digital marketplaces use Stripe
- Majority of payment processing volume comes from this Segment

Financial Services Firms

- Stripe Treasury opens gateway to new Segments, both Fintech + trad. Financial Services



Cost Structure

Product Development (Tech) - majority of spending relates to the development of Stripe's current and future products

Customer Acquisition + Retention - spending on acquisition (Marketing), supplemented with retention (Support)

Staff + Admin - Stripe is global with ~8,000 employees



Revenue Streams

Payment Processing Fees: 2.9% + \$0.30 is the core revenue model for all online payments

Value-Added Components: bespoke packages available to all customers depending on components selected. Volume discounts, additional fees could apply

Embedded Finance: opens future revenue streams