

# Stripe Associate Architect Certification Practice Exam (Sample)

## Study Guide



**Everything you need from our exam experts!**

**This is a sample study guide. To access the full version with hundreds of questions,**

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# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## **1. Start with a Diagnostic Review**

**Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.**

## **2. Study in Short, Focused Sessions**

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.**

## **3. Learn from the Explanations**

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## **4. Track Your Progress**

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## **5. Simulate the Real Exam**

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## **6. Repeat and Review**

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.**

## **7. Use Other Tools**

**Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!**

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## Questions

- 1. What regulatory obligations should be ensured for a clothing subscription service launching in the EU?**
  - A. Just KYC and PCI**
  - B. KYC, PCI, SCA, GDPR**
  - C. Only GDPR compliance**
  - D. PCI and SCA only**
- 2. From a fraud prevention perspective, which practice should be implemented during a user's checkout flow?**
  - A. Avoid collecting user data**
  - B. Save all payment methods**
  - C. Collect data (CVC, ZIP)**
  - D. Implement a delay on transactions**
- 3. Which report summarizes network costs, Stripe fees, and transaction volume by card brand?**
  - A. Transaction Summary Report**
  - B. Payment Fees Report**
  - C. Card Brand Insights Report**
  - D. Network Analysis Report**
- 4. What do you need to create first in Stripe for subscription services?**
  - A. Create products and services**
  - B. Design a website**
  - C. Establish a marketing plan**
  - D. Hire a customer support team**
- 5. How long does it typically take for a customer to see their card refund?**
  - A. Within 1-3 days**
  - B. 5-10 days**
  - C. 1-2 weeks**
  - D. Immediately**



- 6. What is the object prefix for a Payment Intent in Stripe?**
- A. pm\_**
  - B. pi\_**
  - C. txn\_**
  - D. cus\_**
- 7. What is the primary benefit of using 3D Secure for transactions?**
- A. Faster processing times**
  - B. Lower fees for merchants**
  - C. Reduced risk of fraud**
  - D. Ability to charge customers more**
- 8. How do merchant verification requirements differ?**
- A. They vary by payment method**
  - B. They differ by country**
  - C. They depend on transaction volume**
  - D. They are uniform across all regions**
- 9. Which describes the effect of using a CVC/CVV during transaction processing?**
- A. It increases transaction fees**
  - B. It helps reduce fraudulent transactions**
  - C. It speeds up processing time**
  - D. It is optional for all merchants**
- 10. What is the first step to generate an account link for a new user's Express account?**
- A. Authenticate the user**
  - B. Configure the Connect account**
  - C. Call the Create Account Link API**
  - D. Include return\_url and type parameters**

## **Answers**

1. B
2. C
3. B
4. A
5. B
6. B
7. C
8. B
9. B
10. B

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## **Explanations**

**1. What regulatory obligations should be ensured for a clothing subscription service launching in the EU?**

- A. Just KYC and PCI
- B. KYC, PCI, SCA, GDPR**
- C. Only GDPR compliance
- D. PCI and SCA only

The correct choice highlights the comprehensive regulatory obligations that a clothing subscription service must adhere to when launching in the EU. KYC, which stands for Know Your Customer, is crucial for understanding the identity of your customers and mitigating risks related to money laundering and fraudulent activities. This is particularly important in the subscription model, where recurring payments are involved. PCI, or Payment Card Industry Data Security Standards, is essential for any business that handles credit card transactions. Compliance with PCI ensures that customer payment information is handled securely, protecting against data breaches and financial fraud, which is vital for maintaining trust with customers. SCA, or Strong Customer Authentication, is a requirement under the EU's Revised Payment Services Directive (PSD2). This regulation enhances security for online payments and mandates that businesses apply additional verification steps during the payment process, further securing transactions and adhering to consumer protection standards. GDPR, the General Data Protection Regulation, is fundamental for any organization processing personal data of EU residents. It sets strict guidelines on how personal information is collected, stored, and used, emphasizing privacy and data protection. In summary, a clothing subscription service in the EU must ensure compliance with KYC to validate customer identities, PCI standards for secure payment processing, SCA for enhanced payment security, and GDPR

**2. From a fraud prevention perspective, which practice should be implemented during a user's checkout flow?**

- A. Avoid collecting user data
- B. Save all payment methods
- C. Collect data (CVC, ZIP)**
- D. Implement a delay on transactions

Collecting specific data such as the Card Verification Code (CVC) and ZIP code during the checkout flow is crucial for enhancing fraud prevention. These data points serve as security measures that help verify the legitimacy of the transaction and the identity of the cardholder. The CVC is an additional security feature that is not stored on the card's magnetic stripe, making it harder for someone to use stolen card information without physical possession of the card. Similarly, the ZIP code can verify the billing address associated with the card, providing another layer of security. Incorporating these practices allows businesses to better assess the risk of a transaction and to reduce fraudulent activities, as they require more than just the card number for successful payment authorization. This approach aligns well with industry best practices for online payment processing and is widely supported by payment gateways, including Stripe. Conversely, avoiding the collection of user data would significantly increase the risk of fraud, while saving all payment methods could expose a business to data security risks if not managed properly. Implementing a delay on transactions can complicate the user experience and potentially lose sales opportunities, making it a less favorable approach for immediate fraud prevention in the checkout process.

**3. Which report summarizes network costs, Stripe fees, and transaction volume by card brand?**

- A. Transaction Summary Report**
- B. Payment Fees Report**
- C. Card Brand Insights Report**
- D. Network Analysis Report**

The Payment Fees Report is specifically designed to provide a comprehensive overview of network costs, Stripe fees, and transaction volumes categorized by card brand. This report is essential for businesses that want to understand the costs associated with accepting different types of card payments. By summarizing key financial metrics related to payment processing, it enables organizations to make informed decisions about payment strategies and cost management. The report aggregates data in a manner that highlights fee breakdowns per card brand, which helps users quickly identify which brands incur higher transaction costs and can influence pricing or promotional strategies. It effectively equips businesses with the necessary insights to optimize their payment processes and overall financial planning. It's important to note that not all reports serve the purpose of detailing costs and fees related specifically to card brands. Other reports may focus on different aspects of transactions but lack the focus on cost analysis by card brand that is unique to the Payment Fees Report.

**4. What do you need to create first in Stripe for subscription services?**

- A. Create products and services**
- B. Design a website**
- C. Establish a marketing plan**
- D. Hire a customer support team**

Creating products and services in Stripe is the foundational step for offering subscription services. In Stripe, products represent the goods or services that you offer, while pricing plans are tied to those products to define how customers will be charged for subscriptions. This initial setup is crucial because it allows you to define what your customers will subscribe to and the terms of those subscriptions, such as billing cycles and pricing. Without first establishing the products and services, you would lack the necessary framework to implement a subscription model. Other options, like designing a website or establishing a marketing plan, come after you have products ready to sell. Similarly, hiring a customer support team is essential but occurs later in the process when your subscription services are already established and require ongoing maintenance and customer interaction. Thus, creating products and services is an essential prerequisite for setting up subscription services effectively in Stripe.

**5. How long does it typically take for a customer to see their card refund?**

**A. Within 1-3 days**

**B. 5-10 days**

**C. 1-2 weeks**

**D. Immediately**

The typical timeframe for a customer to see their card refund processed is indeed within 5-10 days. This duration considers the various processing times involved, including the merchant's bank processing the refund, the card issuer's processing time, and the customer's bank procedures. Refund transactions are not instantaneous and can be affected by weekends, holidays, and interbank transfer times. In many cases, while the merchant may process the refund right away, it can take several days for that refund to reflect in the customer's available balance due to the banking systems involved. Hence, it is common for customers to experience a delay before the refund appears in their account. Understanding this timeframe helps set appropriate expectations for customers regarding when they can access their funds again after a refund is initiated.

**6. What is the object prefix for a Payment Intent in Stripe?**

**A. pm\_**

**B. pi\_**

**C. txn\_**

**D. cus\_**

The object prefix for a Payment Intent in Stripe is "pi\_." In Stripe's API, different types of objects are assigned unique prefixes to clearly identify and differentiate them. The "pi\_" prefix stands for Payment Intent, which is a key object in handling payments. Payment Intents are used to manage the payment process, transitioning through different states until the payment is either confirmed or fails. This system helps in accommodating complex payment flows and is part of Stripe's efforts to support various payment methods and compliance with regulations such as SCA (Strong Customer Authentication). Understanding this prefix is vital for working effectively with Stripe's API, as it allows developers to easily identify and work with the appropriate object types specific to payment processing. Each prefix corresponds to a distinct object type, aiding in organizing the API requests and handling responses correctly.

## **7. What is the primary benefit of using 3D Secure for transactions?**

- A. Faster processing times**
- B. Lower fees for merchants**
- C. Reduced risk of fraud**
- D. Ability to charge customers more**

The primary benefit of using 3D Secure for transactions is the reduced risk of fraud. This technology adds an additional layer of authentication during the online payment process. When a customer makes a purchase, they are often required to complete a verification step, which might include entering a password or providing a one-time code sent to their mobile device. This verification step helps confirm that the person making the purchase is the legitimate cardholder, thereby significantly decreasing the chances of unauthorized or fraudulent transactions. Merchants benefit from this process as well, as successful authentication can shift some of the liability for fraudulent chargebacks away from them. This can lead to a safer transaction environment and increased customer trust, ultimately supporting better overall business performance. Faster processing times, lower fees, and the ability to charge customers more are generally not direct benefits of 3D Secure. In most cases, implementing additional security measures like 3D Secure can lead to minimal delays in processing, and while it may indirectly support better rates over time by reducing fraud, it is not primarily designed for cost reduction. Additionally, charging customers more does not correlate directly with the application of 3D Secure technology.

## **8. How do merchant verification requirements differ?**

- A. They vary by payment method**
- B. They differ by country**
- C. They depend on transaction volume**
- D. They are uniform across all regions**

Merchant verification requirements do indeed differ by country. This entails that the specific regulatory and compliance guidelines that govern how merchants are verified can change significantly based on the jurisdiction in which they operate. Various factors, such as local laws, cultural norms, and regulatory frameworks, influence these requirements. Different countries may have distinct approaches to fraud prevention and consumer protection, affecting how verification processes are implemented. For example, some countries may require more stringent documentation and verification procedures due to higher levels of risk associated with certain industries or transaction types. Conversely, other jurisdictions may have streamlined processes designed to promote ease of doing business. This variability highlights the necessity for payment service providers, like Stripe, to adapt their merchant onboarding processes to comply with local laws and regulations, ensuring both merchants and consumers are protected according to the standards set by each country.



**9. Which describes the effect of using a CVC/CVV during transaction processing?**

- A. It increases transaction fees**
- B. It helps reduce fraudulent transactions**
- C. It speeds up processing time**
- D. It is optional for all merchants**

Using a CVC (Card Verification Code) or CVV (Card Verification Value) during transaction processing plays a significant role in enhancing security and reducing the likelihood of fraudulent transactions. When a consumer completes a transaction, they are asked to provide this three- or four-digit code that is typically found on the back of a credit or debit card. The presence of the CVC/CVV acts as an additional layer of authentication, as it is a code that is not stored on the magnetic strip of the card and is not easily obtainable by someone who might have stolen the card number. When merchants require this code, they can verify that the person making the transaction is indeed in possession of the physical card, therefore mitigating the risk of card-not-present fraud. This validation step bolsters the integrity of the transaction process, leading to fewer chargebacks and enhanced trust for both merchants and consumers. Hence, by mandating the use of the CVC/CVV, merchants can efficiently protect themselves against unauthorized transactions, effectively leading to a reduction in fraud.

**10. What is the first step to generate an account link for a new user's Express account?**

- A. Authenticate the user**
- B. Configure the Connect account**
- C. Call the Create Account Link API**
- D. Include return\_url and type parameters**

To generate an account link for a new user's Express account, the first step is to configure the Connect account. This step involves creating a new account for the user through Stripe's Connect platform, making it essential to set up the account before you can generate an account link. Once the account is properly configured, you then proceed to authenticate the user, which may involve OAuth flows or similar methods based on the setup. After that, you can utilize the Create Account Link API to generate a specific URL that the user can use to access and manage their account. This process ensures that the link is associated with a valid and fully set-up account. The return\_url and type parameters come into play during the link creation process, but they cannot be utilized until the account is properly configured in the first place.

# Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://stripeassociatearchitect.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**