

# Stripe Associate Architect Certification Practice Exam (Sample)

## Study Guide



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

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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. 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.**

## 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. 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!**

## **Questions**

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- 1. What is a key benefit of reusing a PaymentIntent?**
  - A. It simplifies the payment process for customers**
  - B. It allows for tracking of the object state and failed payment attempts**
  - C. It automatically resolves disputes**
  - D. It enhances customer engagement**
  
- 2. What is the benefit of modifying the fee structure in Stripe Connect?**
  - A. It allows for flexible revenue models and better profit management**
  - B. It increases transaction speed**
  - C. It simplifies customer interactions**
  - D. It reduces overall operational costs**
  
- 3. If a platform wants to track payments that become disputes, they should listen for which events?**
  - A. charge.refunded**
  - B. charge.dispute.resolved**
  - C. charge.dispute.created**
  - D. charge.failed**
  
- 4. What is the initial step that a webhook handler should perform upon receiving an event?**
  - A. Parse the event data**
  - B. Log the event**
  - C. Validate the webhook signature**
  - D. Store the event in a database**
  
- 5. You want to ensure that a customer order is only processed once. Which of the following approaches would you use?**
  - A. Unique Order ID**
  - B. Idempotency-Key header to the order ID**
  - C. Transaction Confirmation Email**
  - D. Customer Verification Call**

**6. What is required to refund a charge in Stripe Connect?**

- A. The platform's secret key**
- B. Customer authorization**
- C. A refund policy acknowledgement**
- D. A completed transaction report**

**7. What feature should Pomodoro use to ensure a seamless transition for a customer changing from a monthly to quarterly subscription?**

- A. Refunds**
- B. Proration**
- C. Credit Adjustment**
- D. Subscription Overlap**

**8. What occurs to make a currency conversion necessary?**

- A. When a payment is processed offline**
- B. Occurs when the presentment currency is different from the settlement currency**
- C. When the transaction exceeds a certain threshold**
- D. When a payment is disputed**

**9. Which two API objects are fundamental in constructing pricing models on Stripe?**

- A. Product and Price API objects**
- B. Invoice and Customer API objects**
- C. Charge and PaymentIntent API objects**
- D. Transaction and Refund API objects**

**10. What are key goals for a client when responding to disputes over transactions?**

- A. To issue refunds quickly**
- B. Prove cardholder was the purchaser**
- C. To prevent future disputes**
- D. Provide same-day responses**

## **Answers**

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

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## **Explanations**

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## 1. What is a key benefit of reusing a PaymentIntent?

- A. It simplifies the payment process for customers
- B. It allows for tracking of the object state and failed payment attempts**
- C. It automatically resolves disputes
- D. It enhances customer engagement

Reusing a PaymentIntent provides a significant advantage in terms of tracking the payment lifecycle. PaymentIntents are designed to manage the payment flow for a specific transaction, and when reused, they maintain rich state information. This includes the history of the payment attempt, any subsequent actions, and whether the payment was successful, failed, or requires further action (like authentication). By leveraging this feature, developers and merchants can closely monitor the status of payments, analyze factors contributing to payment failures, and respond appropriately to ensure that customers have a seamless payment experience. This capability enhances in-depth reporting features, allowing businesses to make data-driven decisions to improve payment processes and customer satisfaction. The other options, while they may pertain to aspects of payment processing, do not specifically highlight the valuable advantage of tracking object state that is central to the functionality of PaymentIntents.

## 2. What is the benefit of modifying the fee structure in Stripe Connect?

- A. It allows for flexible revenue models and better profit management**
- B. It increases transaction speed
- C. It simplifies customer interactions
- D. It reduces overall operational costs

Modifying the fee structure in Stripe Connect provides significant advantages, particularly in enabling flexible revenue models and enhancing profit management. By customizing the fees, businesses can tailor their pricing strategies to better align with their various customer segments and geographic markets. This flexibility allows for different pricing models, such as subscription-based fees, commission-based structures, or tiered pricing, which can be optimized for maximizing revenue. Additionally, having control over the fee structure helps businesses respond dynamically to market changes, competition, and customer needs. For example, a business can adjust fees to encourage more transactions or offer promotional pricing to attract new users. This adaptability is crucial for maintaining a competitive edge and improving overall profitability. The other options, while they may seem relevant, do not directly relate to the benefits of modifying the fee structure. Transaction speed is more influenced by technical optimizations than by fee adjustments. Customer interactions might become easier as a result of the fee structure, but that is not the primary benefit. Although operational costs can potentially be impacted by various pricing strategies, the primary focus of modifying the fee structure revolves around enhancing revenue models and profit management.

**3. If a platform wants to track payments that become disputes, they should listen for which events?**

- A. charge.refunded**
- B. charge.dispute.resolved**
- C. charge.dispute.created**
- D. charge.failed**

To effectively track payments that become disputes, the platform must listen for the event associated with the initial creation of a dispute. The event that signifies this occurrence is when a dispute is created, which provides the platform with essential information about the charge that has led to the dispute situation. When a charge dispute is created, it typically indicates that a customer has challenged a transaction, prompting the need for the platform to take appropriate actions, such as investigating the dispute or engaging with the customer to resolve the matter. By listening for this specific event, the platform can ensure they are promptly notified whenever a charge faces a challenge, enabling them to manage the issue proactively. Tracking disputes from their inception allows platforms to gather necessary data and respond effectively to dispute cases, ultimately improving their dispute resolution process and customer satisfaction.

**4. What is the initial step that a webhook handler should perform upon receiving an event?**

- A. Parse the event data**
- B. Log the event**
- C. Validate the webhook signature**
- D. Store the event in a database**

When a webhook handler receives an event, the crucial initial step is to validate the webhook signature. This validation ensures that the event is genuinely coming from the legitimate source and has not been tampered with during transmission. Stripe and other webhook providers include a signature in the event request headers that can be verified using a secret key. By performing this validation first, the handler can confirm the authenticity of the event before processing it further or executing any business logic. If the signature cannot be validated, it is unsafe to trust the data and the event can be ignored or logged for further investigation. This step acts as a safeguard against malicious attacks and ensures the integrity of the data being handled. While parsing the event data, logging it, and storing it in a database may also be necessary steps in processing the webhook, they should only occur after the webhook's authenticity has been confirmed through signature validation. Thus, signature validation is rightly positioned as the most critical initial action in handling incoming webhook events.

**5. You want to ensure that a customer order is only processed once. Which of the following approaches would you use?**

- A. Unique Order ID**
- B. Idempotency-Key header to the order ID**
- C. Transaction Confirmation Email**
- D. Customer Verification Call**

Using the Idempotency-Key header to the order ID is an effective way to ensure that a customer order is processed only once. When you include this key in your API request, it allows the Stripe system to recognize repeated requests with the same key as duplicates. Therefore, even if a customer accidentally sends multiple requests for the same order, Stripe will only process the first request and return the same response for any follow-up requests that include that Idempotency-Key. This mechanism protects against double processing and ensures the integrity of the transaction. While unique order IDs can help identify transactions distinctly, they do not prevent the same order from being submitted multiple times. Likewise, a transaction confirmation email provides an acknowledgment of the order but does not prevent subsequent requests from being processed. Lastly, a customer verification call adds a level of assurance but does not inherently prevent duplicate processing and could be cumbersome in terms of operational efficiency. The use of the Idempotency-Key header strikes a balance between technical reliability and ease of customer experience.

**6. What is required to refund a charge in Stripe Connect?**

- A. The platform's secret key**
- B. Customer authorization**
- C. A refund policy acknowledgement**
- D. A completed transaction report**

To successfully process a refund for a charge in Stripe Connect, the platform's secret key is required. This key is an essential component for authenticating API requests made by the platform to Stripe's servers. The secret key ensures that only authorized users associated with the platform can carry out sensitive operations, such as issuing refunds. When a refund request is made, the system verifies the authenticity and permissions associated with the key provided. This mechanism helps maintain security and integrity by preventing unauthorized access or actions on a merchant's account. If a platform wants to initiate a refund, it must supply its secret key to authenticate the process. While other elements, such as customer authorization or refund policy acknowledgments, may be important in broader contexts of charge handling and customer relationship management, they do not specifically pertain to the technical requirements for executing a refund via the Stripe API in the context of Stripe Connect.

**7. What feature should Pomodoro use to ensure a seamless transition for a customer changing from a monthly to quarterly subscription?**

- A. Refunds**
- B. Proration**
- C. Credit Adjustment**
- D. Subscription Overlap**

The most appropriate feature for Pomodoro to use when facilitating a seamless transition for a customer changing from a monthly to a quarterly subscription is proration.

Proration allows the service to calculate the amount the customer has already paid for their monthly subscription and make adjustments to reflect the new quarterly subscription start date, ensuring that they are only charged for the remaining days of the monthly subscription. By implementing proration, Pomodoro can provide a smooth customer experience, as the billing will automatically adjust to account for the difference in pricing and duration between the two subscription plans. This eliminates confusion and ensures that the customer feels that they are being treated fairly, as they will receive credit for any unused time from their monthly plan towards the quarterly subscription. This feature is crucial in subscription management because it maintains customer satisfaction and loyalty during transition periods.

**8. What occurs to make a currency conversion necessary?**

- A. When a payment is processed offline**
- B. Occurs when the presentment currency is different from the settlement currency**
- C. When the transaction exceeds a certain threshold**
- D. When a payment is disputed**

A currency conversion becomes necessary when the presentment currency—the currency in which a transaction is displayed to the customer—differs from the settlement currency, which is the currency in which the funds are ultimately received by the recipient. This situation often arises when a customer makes a purchase on a platform that operates in a different currency than their own. In such cases, the financial system needs to convert the amount from the presentment currency into the settlement currency. This conversion ensures that the merchant receives the correct funds in their designated currency, and the customer is charged the appropriate amount, reflecting any exchange rates or conversion fees that may apply. The requirement for a currency conversion hinges primarily on the mismatch of the currencies involved in the transaction, thus rendering this scenario as the correct choice.

## 9. Which two API objects are fundamental in constructing pricing models on Stripe?

- A. Product and Price API objects**
- B. Invoice and Customer API objects**
- C. Charge and PaymentIntent API objects**
- D. Transaction and Refund API objects**

The primary components of Stripe's pricing models are the Product and Price API objects. The Product object represents the item or service that a business offers and includes details such as the product name, description, and any relevant metadata. It serves as the foundational unit around which pricing structures are built. The Price object, on the other hand, defines how much a product costs and includes information such as pricing in particular currencies, billing intervals for subscriptions, discounts, and any applicable tax settings. Together, these two API objects enable businesses to create a variety of pricing models, including one-time charges and subscription plans. While the Invoice and Customer API objects manage financial transactions and client lists, respectively, they do not define pricing models. Likewise, the Charge and PaymentIntent objects are focused on processing transactions rather than establishing pricing structures. Transaction and Refund API objects relate to the management of financial exchanges rather than the configuration of pricing itself. Thus, the Product and Price API objects are indeed fundamental to constructing pricing models on Stripe.

## 10. What are key goals for a client when responding to disputes over transactions?

- A. To issue refunds quickly**
- B. Prove cardholder was the purchaser**
- C. To prevent future disputes**
- D. Provide same-day responses**

A key goal for a client when responding to disputes over transactions is to prove that the cardholder was the purchaser. This is crucial because, in many cases, the outcome of a dispute can hinge on the ability to demonstrate that the transaction was valid and authorized by the cardholder. Providing evidence, such as transaction receipts, order confirmations, and communications can strengthen the client's position during the dispute resolution process. While issuing refunds quickly, preventing future disputes, and providing same-day responses are important considerations in managing customer relationships and transaction processes, they do not directly address the core objective during a dispute. The primary focus must be on delivering adequate proof of the transaction's legitimacy to effectively resolve the issue and protect against financial loss. Therefore, establishing the cardholder's authorization is fundamental in the dispute resolution process.

# 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!**

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