

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 action can PetWalk Club take on their website to minimize the chance of disputes?
 - A. Collect payment information only for certain transactions
 - B. Exclude terms of service from the purchase process
 - C. Collect as much payment information as possible upon purchase
 - D. Process refunds for all transactions

2. What is a key characteristic of the Payment Intents API?
 - A. It creates direct bank transfers
 - B. It processes recurring payments automatically
 - C. It manages payment authentication steps as needed
 - D. It only works for one-time transactions

3. For businesses with physical locations, which Stripe solution facilitates in-store payments?
 - A. Stripe Invoicing
 - B. Stripe Terminal
 - C. Stripe Radar
 - D. Stripe Atlas

4. Which two elements are mandatory to create a payment intent?
 - A. Customer ID and Amount
 - B. Currency and Description
 - C. Amount and Currency
 - D. Payment method and Customer ID

5. What occurs if there are insufficient funds to issue a refund?
 - A. The refund is automatically denied.
 - B. The refund is placed in a pending status.
 - C. The refund must be issued as a credit.
 - D. The customer is informed and must contact support.

6. What is the main purpose of using separate charges and transfers in Stripe Connect?
 - A. Create charges on the platform account on behalf of connected accounts
 - B. To combine charges and transfers into a single transaction
 - C. To avoid fees associated with connected accounts
 - D. To ensure all transactions are processed immediately through the platform

7. Your client seeks advice on best practices for responding to disputes. What advice should NOT be given?
 - A. Aim for a high dispute response rate
 - B. Collect evidence for each case
 - C. Respond promptly to each dispute
 - D. Utilize professional dispute resolution services

8. 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

9. What aspect of configuration is crucial before generating an account link for a user?
 - A. Setting up a payment gateway
 - B. Implementing user feedback mechanisms
 - C. Authenticating the user
 - D. Choosing the account type

10. How do events differ from webhooks in the Stripe API?
 - A. Events capture resource changes; webhooks notify of these changes.
 - B. Events are notifications; webhooks capture resource changes.
 - C. Events are for security; webhooks are for user alerts.
 - D. Events only track payments; webhooks track all objects.

Answers

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

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Explanations

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1. What action can PetWalk Club take on their website to minimize the chance of disputes?

- A. Collect payment information only for certain transactions
- B. Exclude terms of service from the purchase process
- C. Collect as much payment information as possible upon purchase
- D. Process refunds for all transactions

Collecting as much payment information as possible upon purchase helps minimize the chance of disputes by providing a more complete record of the transaction and establishing stronger verification of the buyer's identity. When thorough payment information is collected, including billing addresses and any relevant identification, it reduces the likelihood that fraudulent transactions will occur. This step enhances the ability to track and analyze transactions, making it easier to resolve disputes promptly and effectively if they do arise. Incorporating comprehensive payment information streamlines the verification process, creating a more reliable and secure transaction environment. This is crucial in building trust with customers and discourages unauthorized usage or chargebacks. The presence of ample documentation also shows customers that their transactions are being taken seriously, making them less likely to initiate disputes over legitimate charges. In contrast, collecting payment information for only certain transactions may leave gaps that can lead to misunderstandings, while excluding terms of service diminishes transparency and can lead customers to feel misled, increasing the chance of disputes. Processing refunds for all transactions might help resolve disputes but does not preemptively address the potential for disputes arising in the first place.

2. What is a key characteristic of the Payment Intents API?

- A. It creates direct bank transfers
- B. It processes recurring payments automatically
- C. It manages payment authentication steps as needed
- D. It only works for one-time transactions

The Payment Intents API is designed to facilitate a comprehensive payment process that encompasses not only the transaction itself but also various authentication steps required for secure transactions. This capability is critical, especially with the increasing emphasis on compliance with regulations such as Strong Customer Authentication (SCA) in Europe. The API not only handles the payment details but also dynamically manages the entire lifecycle of a payment—including authentication, which ensures that user consent is obtained and security measures are adhered to throughout the process. This characteristic supports a variety of payment methods and scenarios, allowing developers to create robust payment flows that can adjust based on the needs and requirements of the payment. By integrating authentication management seamlessly, the Payment Intents API provides a more flexible and secure approach for handling payments across different scenarios, which is crucial for enhancing user experience and trust. The other options, while they might refer to different functionalities related to payments, do not capture the primary strength and focus of the Payment Intents API. For example, creating direct bank transfers is outside the scope of this API, while automated processing of recurring payments is typically managed through other specialized APIs. Furthermore, the Payment Intents API supports both one-time transactions and subscriptions, allowing it to cater to a wider range of payment scenarios than just limited one-time

3. For businesses with physical locations, which Stripe solution facilitates in-store payments?

A. Stripe Invoicing

B. Stripe Terminal

C. Stripe Radar

D. Stripe Atlas

The solution that facilitates in-store payments for businesses with physical locations is Stripe Terminal. This service is designed specifically for accepting in-person payments using card readers that integrate seamlessly with Stripe's payment processing system. Stripe Terminal provides the hardware and SDKs needed for developers to set up in-person payment systems, allowing merchants to accept various forms of payment directly at their physical locations. In contrast, other options do not cater to in-store payment needs. Stripe Invoicing focuses on enabling businesses to send invoices and collect payments online rather than in-person transactions. Stripe Radar is primarily a fraud prevention tool that enhances security for online transactions but does not facilitate physical payment acceptance. Stripe Atlas aids in helping businesses with company formation and necessary administrative tasks, not with payment processing. Thus, Stripe Terminal is the clear choice for enabling in-store payments.

4. Which two elements are mandatory to create a payment intent?

A. Customer ID and Amount

B. Currency and Description

C. Amount and Currency

D. Payment method and Customer ID

To create a payment intent in Stripe, it is essential to specify both the amount and the currency. The amount indicates how much money is to be charged, while the currency defines the currency in which this amount is specified. These two elements are foundational for any payment process, as they determine the financial transaction's specifics, making it possible for Stripe to handle the payment in a precise manner. Without these critical elements, it would not be feasible to process the payment correctly. In the context of other options, while customer identification, descriptions, and payment methods may enhance the transaction by providing additional context or necessary data, they are not mandatory for the initial creation of a payment intent. Therefore, specifying the amount and currency is central to establishing a valid and actionable payment intent.

5. What occurs if there are insufficient funds to issue a refund?

- A. The refund is automatically denied.
- B. The refund is placed in a pending status.
- C. The refund must be issued as a credit.
- D. The customer is informed and must contact support.

When a refund is initiated but there are insufficient funds available in the account to cover it, placing the refund in a pending status is the correct process. This allows time for the account to potentially be replenished. During this pending period, the system maintains a record of the refund request and will process it once sufficient funds are available. This mechanism prevents immediate denial of the refund and allows for flexibility in handling the transaction. The other options do not accurately reflect the standard handling of such a situation. Automatically denying the refund would not take into consideration any future deposits that might cover it. Issuing a credit, while a solution in some contexts, does not directly address the situation of insufficient funds in the same way. Lastly, informing the customer to contact support may not be necessary unless the pending status persists for an extended period or there are further complications regarding the refund.

6. What is the main purpose of using separate charges and transfers in Stripe Connect?

- A. Create charges on the platform account on behalf of connected accounts
- B. To combine charges and transfers into a single transaction
- C. To avoid fees associated with connected accounts
- D. To ensure all transactions are processed immediately through the platform

The main purpose of using separate charges and transfers in Stripe Connect is to create charges on the platform account on behalf of connected accounts. This approach allows platforms to retain control over the payment process while ensuring that funds are routed appropriately to connected accounts. By creating a charge on the platform's account, the platform can manage the transaction lifecycle, including payment processing, risk assessment, and output reporting. Following the charge, a separate transfer is initiated to move the funds to the connected account, allowing for flexibility in configuring how much of the charge goes to the connected account and how much is retained by the platform. This separation maintains compliance with payment regulations while also providing detailed control over fund distribution. It helps in strategically managing fees, revenue sharing, and payouts without combining all transactions into a single point of execution. The focus on distinct charges and transfers makes the entire transaction system more robust and easier to monitor, improving the overall payment experience for all parties involved.

7. Your client seeks advice on best practices for responding to disputes. What advice should NOT be given?

A. Aim for a high dispute response rate

B. Collect evidence for each case

C. Respond promptly to each dispute

D. Utilize professional dispute resolution services

Aiming for a high dispute response rate is not a sound piece of advice because it can lead to a focus on quantity over quality. Prioritizing the number of disputes responded to may encourage a hasty or superficial approach to handling each case. Instead, it is more important to ensure that each dispute is addressed thoroughly and thoughtfully, prioritizing the collection of relevant evidence and crafting a well-supported response. Quality interactions can help build trust and keep customer relations positive, which is lost if the emphasis is merely on responding to a high number of disputes regardless of the thoroughness or effectiveness of those responses. In contrast, collecting evidence for each case, responding promptly, and utilizing professional dispute resolution services are practices that can enhance the quality of the response process, ensuring that disputes are managed effectively and with due diligence. These actions contribute positively to resolving the situations in a manner that reflects well on the business and respects the customers' experiences.

8. 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.

9. What aspect of configuration is crucial before generating an account link for a user?

- A. Setting up a payment gateway
- B. Implementing user feedback mechanisms
- C. Authenticating the user
- D. Choosing the account type

Authenticating the user is essential before generating an account link for several reasons. Firstly, user authentication ensures that the individual requesting the account link has valid credentials and the proper permissions to access the respective account. This helps maintain security and integrity within the system, preventing unauthorized users from generating links that could lead to sensitive data exposure or fraudulent actions. Moreover, authentication can help tailor the experience for the user by ensuring that the account link generated corresponds with the correct user profile and associated settings. This aligns the account link with the user's permissions and account type, further solidifying the importance of this step in the configuration process. In contrast, while the other options may be relevant to the broader setup or usage of the platform, they do not directly address the necessity of validating the user's identity before proceeding with generating an account link.

10. How do events differ from webhooks in the Stripe API?

- A. Events capture resource changes; webhooks notify of these changes.
- B. Events are notifications; webhooks capture resource changes.
- C. Events are for security; webhooks are for user alerts.
- D. Events only track payments; webhooks track all objects.

The distinction between events and webhooks in the Stripe API is fundamental to understanding how data changes are communicated within the system. Events are generated in response to specific actions or changes that occur within the Stripe platform. For example, when a payment is successfully processed or a subscription is updated, an event is created to represent this change. On the other hand, webhooks serve as a mechanism for conveying these events to external systems or applications. They allow a developer to specify a URL that Stripe will call to deliver the event data when a specific event occurs. This triggers a notification to the external system about the event, enabling it to take appropriate action based on that data. This relationship means that events are the actual occurrences or notifications of changes that happen within Stripe, while webhooks are the tool used to alert external systems about those occurrences. Understanding this differentiation is crucial for implementing effective integration strategies with the Stripe API, allowing developers to respond to real-time changes in account activity.

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.

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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