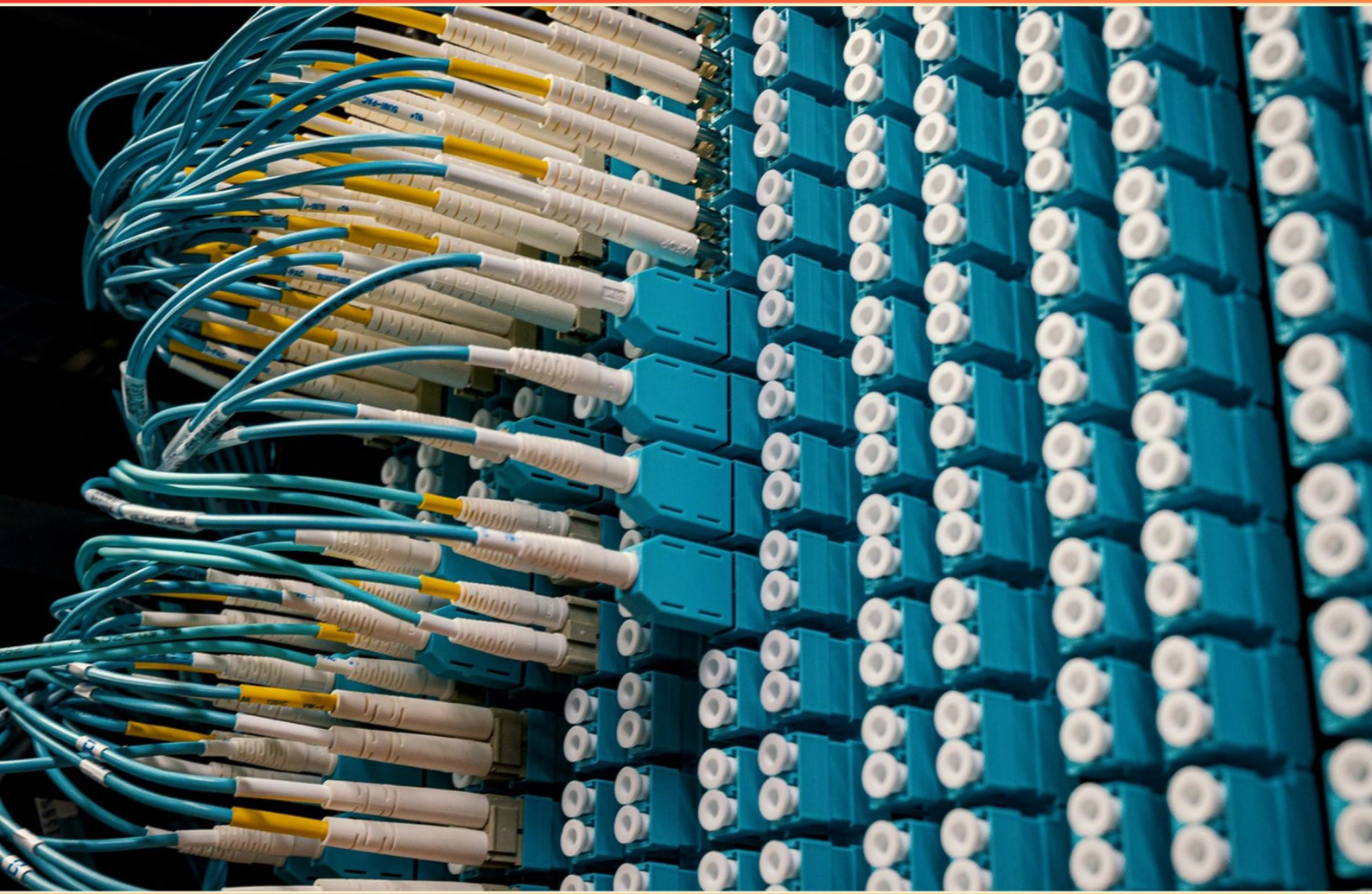


STRIPE ASSOCIATE ARCHITECT CERTIFICATION PRACTICE EXAM (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

**VISIT US ONLINE FOR
THE FULL VERSION STUDY GUIDE**

<https://stripeassociatearchitect.examzify.com>



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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. Which payment method is commonly associated with SaaS businesses according to Stripe?**
 - A. Cryptocurrency
 - B. Checks
 - C. Bank debits
 - D. Gift cards
- 2. If a Stripe implementation uses Manual Payouts, what is essential for building processes?**
 - A. Custom payout schedules and amounts
 - B. Using standardized payout templates
 - C. Automatic payout based on sales volume
 - D. Real-time transaction tracking
- 3. Which of the following represents a situation where customer consent is critical before processing any charge?**
 - A. Recurring payments
 - B. One-time purchases
 - C. Refund requests
 - D. Subscription renewals
- 4. Which feature is a characteristic of Destination Charges?**
 - A. Customer is unaware of the platform's existence
 - B. Customer transacts with the platform for products and services
 - C. Connected account fees are deducted directly from the customer
 - D. Customer only interacts with the platform's interface
- 5. In the context of fraud prevention, what does 'compelling evidence' typically refer to?**
 - A. Sales history records
 - B. Customer identification documents
 - C. Transaction receipts and communication records
 - D. Product return policy details

- 6. What should be considered when issuing refunds in a marketplace setting?**
- A. Refund limits for each customer
 - B. Notification requirements for the customer
 - C. The cost associated with the refund and its source
 - D. Transaction fees incurred during the initial purchase
- 7. Which payment method is typically less costly than credit cards for large transactions?**
- A. ACH Payments
 - B. Payment Links
 - C. Credit Card Payments
 - D. Wallet Payments
- 8. What facilitates better fraud detection in Stripe when billing address signals are used?**
- A. Real-time transaction monitoring
 - B. Improved fraud model estimates
 - C. Standard transaction validation
 - D. Manual review processes
- 9. Which of the following is NOT a characteristic of Destination Charges?**
- A. Single-user transactions
 - B. Direct connection with the connected account
 - C. Customer is aware of their transaction
 - D. Charges are processed through the platform
- 10. Under what condition should businesses issue refunds for suspicious transactions?**
- A. When feedback is negative
 - B. When unsure of the transaction's authenticity
 - C. When there is a minor dispute
 - D. When transaction volume is high

Answers

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

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Explanations

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1. Which payment method is commonly associated with SaaS businesses according to Stripe?

- A. Cryptocurrency
- B. Checks
- C. Bank debits**
- D. Gift cards

Bank debits are commonly associated with Software as a Service (SaaS) businesses because they offer a reliable and efficient way to facilitate recurring billing. SaaS companies typically operate on subscription models, where users pay a regular fee (monthly or annually) for access to software services. Bank debits allow for automatic withdrawals from a customer's bank account, which streamlines the payment process and ensures timely payments without requiring customers to manually authorize each transaction. This reliability is crucial for SaaS businesses to maintain cash flow and minimize payment failures. In contrast, other payment methods listed do not align as closely with the needs of SaaS models. Cryptocurrency, while gaining traction, is still less commonly used for regular subscription payments due to volatility and regulatory concerns. Checks are slower and require manual processing, making them impractical for automated recurring billing. Gift cards are more suitable for one-time purchases rather than subscription-based services, which further highlights why bank debits are favored in this industry.

2. If a Stripe implementation uses Manual Payouts, what is essential for building processes?

- A. Custom payout schedules and amounts**
- B. Using standardized payout templates
- C. Automatic payout based on sales volume
- D. Real-time transaction tracking

When implementing Manual Payouts in Stripe, it becomes crucial to establish custom payout schedules and amounts. Since manual payouts require intentional action from the user or payment administrator, having the ability to define specific schedules and amounts allows for greater flexibility and control. This customization can help businesses align their payout processes with their cash flow needs, operational schedules, or any unique financial strategies they might have. With this approach, businesses can choose when to release funds and how much to send to various accounts, accommodating specific requirements or limitations they may need to adhere to. This ensures that the payout process is tailored to fit the unique context of the business, differentiating it from automated systems that follow rigid payout cycles. Other options, while they may include useful features for certain scenarios, do not specifically capture the core necessity of having custom payout settings in a manual payout context. Standardized templates might be beneficial in streamlining communication, and real-time transaction tracking is generally important for monitoring financial flow. However, these aspects do not replace the fundamental need for flexibility in determining when and how much to disburse, which is essential for manual payouts.

3. Which of the following represents a situation where customer consent is critical before processing any charge?

- A. Recurring payments**
- B. One-time purchases
- C. Refund requests
- D. Subscription renewals

In the context of payment processing, customer consent is crucial primarily in situations involving recurring payments. This is because recurring payments, such as subscriptions or memberships, involve the continuous withdrawal of funds from a customer's account on a scheduled basis. It is essential to ensure that customers are fully aware and have explicitly agreed to these arrangements, as ongoing charges can significantly impact their finances. Obtaining clear and informed consent helps to establish trust and prevents unauthorized transactions. Customers should understand the terms of the agreement, including the frequency and amount of the charges, and be able to easily revoke consent if they choose to opt-out. In contrast, while one-time purchases and refund requests also involve customer interaction, they do not typically require the same level of ongoing consent since they are singular transactions. Similarly, subscription renewals generally assume that consent has been given previously under the initial subscription terms, thus they may not require the same explicit re-approval that new recurring payments necessitate.

4. Which feature is a characteristic of Destination Charges?

- A. Customer is unaware of the platform's existence
- B. Customer transacts with the platform for products and services**
- C. Connected account fees are deducted directly from the customer
- D. Customer only interacts with the platform's interface

Destination Charges enable a platform to process transactions on behalf of a connected account while allowing the connected account to manage their own customer relationships. This means that the customer interacts with the platform and completes the transaction, which includes purchasing products or services. As a result, the customer is directly transacting with the platform, leading to a seamless experience where the customer perceives the platform as the seller. The other options fail to accurately represent the characteristic nature of Destination Charges. Customers must interact with the platform to make payments, which stands in contrast to situations where the platform might be hidden from the customer's view. Additionally, fees being deducted directly from customers typically implies a different payment model, while the sole interaction with the platform's interface does not encompass the broader relationship established through Destination Charges. Overall, option B captures the essence of the platform-customer dynamic inherent in this feature.

5. In the context of fraud prevention, what does 'compelling evidence' typically refer to?

- A. Sales history records
- B. Customer identification documents
- C. Transaction receipts and communication records**
- D. Product return policy details

In the context of fraud prevention, 'compelling evidence' refers to documentation that can substantiate a customer's legitimacy and the authenticity of a transaction. Transaction receipts and communication records are vital as they provide concrete proof of an interaction between the customer and the merchant. These records contain essential details such as the transaction date, amount, items purchased, and any correspondence that may have occurred before or after the transaction. This level of documentation is crucial for verifying claims related to transactions, especially in the event of disputes or chargebacks. Compelling evidence helps merchants and payment processors assess the validity of a transaction and reduce the risk of fraudulent activities. Additionally, having comprehensive records contributes to building a solid defense against fraudulent claims and enhances the overall trust in the payments ecosystem. Other options, while they may contain valuable information for different purposes, do not directly provide the same level of assurance regarding transaction legitimacy as transaction receipts and communication records do. Sales history records might reflect past transactions but lack the direct connection to a specific case of fraud. Customer identification documents are important for verifying identity, yet they do not encompass the context of a particular transaction. Product return policy details are more about the terms governing returns and do not serve as evidence for transaction validation. Thus, transaction receipts and communication records

6. What should be considered when issuing refunds in a marketplace setting?

- A. Refund limits for each customer
- B. Notification requirements for the customer
- C. The cost associated with the refund and its source**
- D. Transaction fees incurred during the initial purchase

In a marketplace setting, when issuing refunds, it is crucial to consider the cost associated with the refund and its source because this directly impacts the financials of both the platform and the vendor. Understanding the cost allows the marketplace to manage its cash flow effectively and ensure transparency with vendors regarding any costs absorbed during the refund process. The source of the refund is also relevant as it may determine who bears the expense – whether it's the marketplace or the seller. This can affect the relationship between the marketplace and the vendors, the pricing strategy, and how the marketplace manages its financial liability. When refunds are processed, it's essential to evaluate how the refund will impact overall financial health, customer satisfaction, and vendor trust. This consideration ensures that the process aligns with business practices while maintaining a positive user experience and safeguarding revenue for the marketplace and its sellers.

7. Which payment method is typically less costly than credit cards for large transactions?

A. ACH Payments

B. Payment Links

C. Credit Card Payments

D. Wallet Payments

ACH payments are typically less costly than credit cards for large transactions due to their lower processing fees. When it comes to accepting payments, credit card transactions often incur higher fees that can vary based on the card type and processing agreements, usually ranging from 1.5% to 3% per transaction. In contrast, ACH transfers, which facilitate direct bank-to-bank transfers, generally have a flat fee structure or significantly lower percentage fees. This makes ACH a more economical choice for businesses handling larger transactions, allowing them to save on costs while ensuring the seamless movement of funds. Payment links, while convenient for collecting payments, do not specifically influence the cost structure compared to credit cards or ACH transactions. Wallet payments, like those from mobile wallets, may carry their own processing fees, but they are similarly affected by the underlying credit card or bank transfer costs involved. Thus, both payment links and wallet payments do not directly address the cost advantages seen with ACH transactions for larger amounts.

8. What facilitates better fraud detection in Stripe when billing address signals are used?

A. Real-time transaction monitoring

B. Improved fraud model estimates

C. Standard transaction validation

D. Manual review processes

Using billing address signals significantly enhances fraud detection by contributing to improved fraud model estimates. Billing addresses provide critical information that can help determine the legitimacy of a transaction. When Stripe's fraud detection models analyze transactions, they incorporate data like billing addresses to assess whether the details match other data points associated with the customer, such as shipping addresses, card details, or historical transaction behavior. The integration of billing address signals helps the model to better differentiate between fraudulent and legitimate activity. This is because fraudsters often provide mismatched information compared to genuine customers. Consequently, when the fraud model can draw on accurate billing address information, it improves its capacity to produce reliable estimates, allowing for more effective risk assessment and reducing false positives in potential fraud alerts. In contrast, options related to real-time transaction monitoring, standard transaction validation, and manual review processes, while relevant in the broader context of fraud prevention, do not directly enhance the model estimates in the same way. They serve different roles within the fraud detection ecosystem and are not specifically about utilizing billing address signals to refine the fraud model's accuracy.

9. Which of the following is NOT a characteristic of Destination Charges?

- A. Single-user transactions
- B. Direct connection with the connected account
- C. Customer is aware of their transaction**
- D. Charges are processed through the platform

Destination charges occur when the platform charges the customer on behalf of a connected account and then routes the funds to that connected account, with the platform taking a fee. This setup means the charge is issued by the platform and the actual recipient is a specific connected account, with funds transferred accordingly. The customer typically sees a single charge coming from the platform, rather than from the connected account, so they may not know which connected account will ultimately receive the funds. That's why the idea that "the customer is aware of their transaction" isn't a defining characteristic of destination charges. What is characteristic is that there is a single destination (one connected account), a direct relationship between the platform and that connected account to move funds, and the transaction is processed through the platform (not directly by the connected account).

10. Under what condition should businesses issue refunds for suspicious transactions?

- A. When feedback is negative
- B. When unsure of the transaction's authenticity**
- C. When there is a minor dispute
- D. When transaction volume is high

Issuing refunds for suspicious transactions is primarily driven by the assessment of the transaction's authenticity. When a business finds itself uncertain about whether a transaction is legitimate, it is crucial to prioritize the protection of both the customer and the integrity of the business. In such scenarios, issuing a refund can be an immediate way to mitigate potential risks, prevent fraudulent activity, and maintain customer trust. The decision to refund in cases of uncertainty reflects a commitment to customer service and security. It safeguards the business from potential chargebacks, reputational damage, or legal issues that could arise from processing questionable transactions. This is particularly important in today's digital marketplace, where fraud can significantly impact a business's financial health. The other conditions presented do not address the core issue of transaction authenticity in the same way. Negative feedback, minor disputes, or high transaction volumes may require different management approaches that do not necessarily lead to issuing refunds as a first step in handling suspicious activities. Hence, prioritizing a refund when unsure about a transaction's authenticity is the most prudent course of action.

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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