

Stripe Developer 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

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1. Which type of Connect account will support Royal Video Production in expanding into new geographic markets without changing their integration?

- A. Standard**
- B. Express**
- C. Custom**
- D. Pro**

2. Which of the following options is NOT a subscription notification required for US compliance?

- A. There will be a price increase**
- B. A trial is ending**
- C. New feature announcement**
- D. There will be a price decrease**

3. Which Stripe product is essential for powering Marketplaces and SaaS Platforms?

- A. Billing**
- B. Connect**
- C. Payments**
- D. Checkout**

4. How can PetWalk Club reduce the likelihood of disputes on their website?

- A. Offer lower prices**
- B. Collect as much payment information as possible**
- C. Only accept local currency payments**
- D. Limit customer feedback options**

5. What prebuilt option allows full branding control of the checkout experience?

- A. Stripe Checkout**
- B. Stripe Elements**
- C. Stripe Terminal**
- D. Basic Checkout Form**

6. Which action can help a client reduce the likelihood of receiving disputes?

- A. Providing excellent customer service**
- B. Using an easy refund process**
- C. Offering customer loyalty programs**
- D. Implementing strict purchase rules**

7. Which report is best suited for viewing transactions organized by their incurred date rather than balance impact date?

- A. Balance Report**
- B. Activity Report**
- C. Transaction Summary**
- D. Daily Sales Report**

8. What should Pomodoro consider when moving their customer to a different subscription billing cycle mid-month?

- A. Proration**
- B. Refund policies**
- C. Contract agreements**
- D. Customer loyalty programs**

9. Which percentage and fee format does Delia's Cafe encounter for payment processing?

- A. 2.7% + 35 cents**
- B. 3.5% + 25 cents**
- C. 2.9% + 30 cents**
- D. 2.5% + 40 cents**

10. Why could a dispute cost a merchant more than the initial purchase?

- A. Refunds are always more than the sale price**
- B. There are additional fees and customer satisfaction thresholds**
- C. Customers are always right in disputes**
- D. Disputes can lead to chargebacks only**

Answers

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

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Explanations

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1. Which type of Connect account will support Royal Video Production in expanding into new geographic markets without changing their integration?

A. Standard

B. Express

C. Custom

D. Pro

Choosing a Standard Connect account is the most suitable option for Royal Video Production for several reasons. Standard accounts provide a straightforward integration model, enabling users to access Stripe's extensive features without the need for extensive customization. This type of account is designed for businesses that want to rapidly expand into new geographical markets with minimal technical overhead. Using Standard accounts allows businesses to effectively onboard users and take advantage of Stripe's global payment processing capabilities, which is essential for Royal Video Production as they seek to expand their reach. Since Standard accounts come with a ready-to-use interface provided by Stripe, the company can maintain the same integration while benefiting from Stripe's continual updates and improvements to the platform. In contrast, Express or Custom accounts would require more in-depth management and potentially a different integration approach tailored to specific needs, which might slow down the geographic expansion process or necessitate additional development work. As such, opting for a Standard account aligns with Royal Video Production's objectives while keeping their integration streamlined and efficient.

2. Which of the following options is NOT a subscription notification required for US compliance?

A. There will be a price increase

B. A trial is ending

C. New feature announcement

D. There will be a price decrease

The option that is NOT a subscription notification required for US compliance is related to announcing new features. While keeping customers informed about features can enhance user experience and satisfaction, it is not mandated by compliance regulations concerning subscription services in the U.S. On the other hand, notifications regarding price changes, whether increases or decreases, are essential for transparency and to comply with regulations such as the Fair Credit Billing Act. Informing customers about the end of a trial period is also critical, as it allows users to prepare for potential charges and makes certain they understand their subscription status. These notifications align with the principles of providing clear communication and ensuring that customers are fully aware of how their subscription terms may affect them financially.

3. Which Stripe product is essential for powering Marketplaces and SaaS Platforms?

- A. Billing
- B. Connect**
- C. Payments
- D. Checkout

The correct choice is Connect because it is specifically designed to cater to the needs of marketplaces and SaaS platforms. Stripe Connect offers robust features for managing multiple accounts and facilitating transactions among different parties, such as service providers and customers. This product allows businesses to onboard users easily and manage payouts, which is essential in a marketplace setting where multiple vendors or service providers are involved. Connect supports a variety of payment methods and can handle complex scenarios, such as splitting payments between different parties, making it the ideal solution for platforms that require more functionality than typical payment processing. While other options like Billing, Payments, and Checkout provide essential payment processing features, they do not encompass the full spectrum of capabilities that a marketplace or a SaaS platform requires. Billing focuses more on subscription management, Payments offers generic transaction processing, and Checkout is geared towards creating payment forms but lacks the marketplace-specific functionalities that Connect provides.

4. How can PetWalk Club reduce the likelihood of disputes on their website?

- A. Offer lower prices
- B. Collect as much payment information as possible**
- C. Only accept local currency payments
- D. Limit customer feedback options

The answer regarding collecting as much payment information as possible is related to reducing disputes on a website in several key ways. When a business collects comprehensive payment information, it builds a robust framework for verifying the identity of customers. This verification process can help ensure that the individual making a purchase is authorized to use the payment method they provide. By having more detailed payment data, such as billing information that matches the cardholder's details, the business can reduce the likelihood of fraudulent transactions, which are a common source of disputes. Additionally, robust data collection can aid in the dispute resolution process. If a customer does initiate a dispute, having thorough records of the transaction—including payment methods, authorization, and customer details—can help the business make a strong case against unwarranted chargebacks. This information can effectively demonstrate that the transaction was legitimate and conducted with the consent of the customer. In contrast, options like offering lower prices, accepting only local currency, or limiting customer feedback do not inherently contribute to the mitigation of disputes. Lower pricing might attract more customers but does not address the fundamental issues of fraud or disputes. Accepting only local currency could potentially limit customer access and does not enhance transaction security. Limiting customer feedback options could stifle important communication and insights into customer

5. What prebuilt option allows full branding control of the checkout experience?

- A. Stripe Checkout**
- B. Stripe Elements**
- C. Stripe Terminal**
- D. Basic Checkout Form**

The prebuilt option that allows full branding control of the checkout experience is Stripe Elements. Stripe Elements are customizable UI components that you can style according to your brand's aesthetics. This means that you can change colors, fonts, and layouts to seamlessly integrate the payment form into your website's design, offering users a cohesive experience that aligns with your brand identity. Unlike the other options, Stripe Checkout provides a more standardized, hosted payment page that is optimized for conversion but does not allow for extensive branding changes. Stripe Terminal is focused on in-person payments and hardware integration, while a Basic Checkout Form may have limited customization capabilities. Stripe Elements is specifically designed to give developers the flexibility to create a tailored checkout experience while maintaining security and compliance with Stripe's payment processing standards.

6. Which action can help a client reduce the likelihood of receiving disputes?

- A. Providing excellent customer service**
- B. Using an easy refund process**
- C. Offering customer loyalty programs**
- D. Implementing strict purchase rules**

Providing excellent customer service is a key factor in reducing the likelihood of receiving disputes. When clients have access to responsive and helpful customer service, they are more likely to feel valued and supported. This can help prevent misunderstandings about products or services that might lead to disputes. For instance, if a customer has a question or issue regarding a charge, being able to quickly reach a knowledgeable support representative can help resolve their concerns before escalating to a dispute. Proactive communication and a willingness to assist customers can foster trust and satisfaction, ultimately reducing the chances that a customer would resort to disputing a transaction. In contrast, while an easy refund process, customer loyalty programs, and implementing strict purchase rules may contribute to improving overall customer experience or maintaining order, they may not directly address the underlying issues that lead to disputes. These alternatives can provide certain benefits, but they do not encompass the comprehensive approach to ensuring customer satisfaction and trust that excellent customer service embodies.

7. Which report is best suited for viewing transactions organized by their incurred date rather than balance impact date?

- A. Balance Report**
- B. Activity Report**
- C. Transaction Summary**
- D. Daily Sales Report**

The Activity Report is the most appropriate choice for viewing transactions organized by their incurred date. This report provides detailed information about individual transactions, including their specific dates of occurrence, which enables a clear analysis based on when the transactions were actually incurred rather than when they impacted the account balance. In the context of transaction analysis, understanding the incurred date is crucial for identifying transaction trends, customer behaviors, and financial patterns over a specific period. The Activity Report provides a comprehensive view of all transactions and their respective dates, making it easier for businesses to track performance and make informed decisions based on actual transaction activity. Other reports, such as the Balance Report and the Daily Sales Report, typically focus more on financial implications and broader summaries, which might not provide the granularity related to the incurred date that the Activity Report does. The Transaction Summary may offer a summary of transactions but does not focus explicitly on the incurred dates, which makes it less suitable for the specified need. Thus, the Activity Report stands out as the ideal choice for this analysis.

8. What should Pomodoro consider when moving their customer to a different subscription billing cycle mid-month?

- A. Proration**
- B. Refund policies**
- C. Contract agreements**
- D. Customer loyalty programs**

When moving a customer to a different subscription billing cycle mid-month, proration is a critical factor to consider. Proration ensures that customers are charged fairly for the remaining period of their current subscription before transitioning to the new billing cycle. This process involves calculating the cost of the service used up until the change and adjusting the charges accordingly so that the customer only pays for what they have utilized. For instance, if a customer is switching from a monthly to a yearly plan halfway through the month, proration would establish how much of the current month they have already consumed, allowing Pomodoro to credit or adjust their billing to reflect this usage accurately. This practice helps maintain transparency and fairness in billing, fostering positive customer relationships and reducing potential disputes over charges.

9. Which percentage and fee format does Delia's Cafe encounter for payment processing?

- A. 2.7% + 35 cents**
- B. 3.5% + 25 cents**
- C. 2.9% + 30 cents**
- D. 2.5% + 40 cents**

The correct choice reflects a common fee structure used by Stripe for payment processing, particularly for online transactions within the U.S. The format of 2.9% + 30 cents is widely recognized as the standard rate for card transactions. This fee model is designed to be simple and predictable for businesses, allowing them to easily calculate costs for transactions. Delia's Cafe would most likely choose this option, considering it aligns with the typical charges vendors experience when processing credit card payments through Stripe. The percentage covers the variable cost associated with the transaction, while the flat fee accounts for the fixed costs associated with processing each payment, thereby allowing Delia's Cafe to estimate their payment processing fees effectively. The other options suggest different fee structures that may be applicable in other contexts or services but do not reflect the standard rate that would typically be encountered by a business like Delia's Cafe when using Stripe for online payments.

10. Why could a dispute cost a merchant more than the initial purchase?

- A. Refunds are always more than the sale price**
- B. There are additional fees and customer satisfaction thresholds**
- C. Customers are always right in disputes**
- D. Disputes can lead to chargebacks only**

A dispute could cost a merchant more than the initial purchase due to the presence of additional fees associated with handling the dispute, such as chargeback fees imposed by the payment processor. When a customer disputes a charge, the merchant not only needs to manage the dispute process itself but may also incur costs related to representing their case, potential loss of merchandise if it is returned, and the operational costs related to customer service efforts to resolve the issue. Furthermore, if disputes become frequent and a merchant reaches a certain threshold of chargebacks, they may face higher transaction fees, penalties, or even the risk of losing their merchant account with the payment processor, affecting their business operations more significantly. Customer satisfaction is also a crucial aspect, as the effort put into resolving customer grievances directly influences long-term relationships and future sales, making it financially impactful. Thus, the overall costs can go beyond just the price of the original sale.

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://stripedev.examzify.com>

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

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