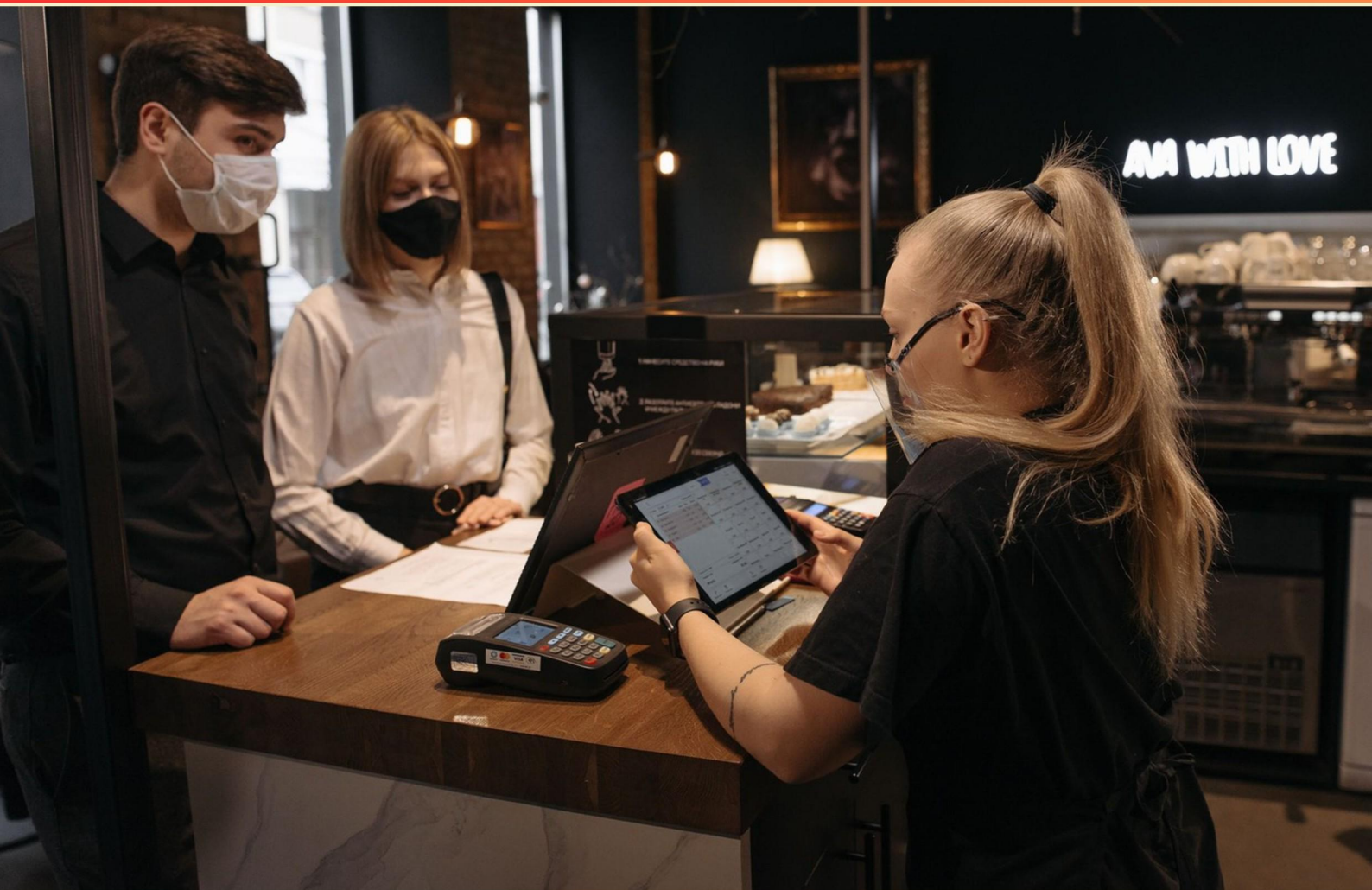


STRIPE DEVELOPER CERTIFICATION PRACTICE EXAM (SAMPLE)

STUDY GUIDE



**SAMPLE STUDY GUIDE
WITH LIMITED QUESTIONS**

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

<https://stripedev.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. What should Micaela's Hair Design Studio do to remedy a negative balance?**
 - A. Request a refund from Stripe
 - B. Perform a top-up by adding funds from their bank
 - C. Decrease their service rates temporarily
 - D. Extend payment terms for customers
- 2. Which payment infrastructure is preferred for online subscription services?**
 - A. Cash transactions
 - B. Monthly invoicing
 - C. Recurring card payments
 - D. Single payments for each service
- 3. Which of the following could cause a credit card payment to fail?**
 - A. Invalid expiration dates on credit cards
 - B. Payments declined by card issuers
 - C. Technical issues with the Stripe server
 - D. Incorrect payment method selected by the customer
- 4. What testing scenario does not work with test clocks in Stripe?**
 - A. Simulating payment processing times
 - B. Ensuring account webhooks function correctly
 - C. Testing customer subscription limits
 - D. Evaluating user login times
- 5. What is the main function of Stripe's Radar feature?**
 - A. To track sales trends
 - B. To automate billing processes
 - C. To identify and prevent fraudulent transactions
 - D. To manage inventory for sales

6. If a customer places an order totaling \$100 USD with a processing fee of 2.9% + 30 cents, how much does Delia's Cafe receive?
- A. \$97.10 USD
 - B. \$96.80 USD
 - C. \$95.50 USD
 - D. \$94.10 USD
7. For which type of transactions is 3D Secure most beneficial?
- A. Low-value items
 - B. Recurring subscriptions
 - C. High-risk transactions
 - D. Gift card purchases
8. Which prebuilt option should you recommend to a client seeking full branding control of their checkout experience?
- A. Checkout Links
 - B. Stripe Checkout
 - C. Custom Checkout Page
 - D. Stripe Elements
9. In a subscription model, what is the primary function of the Subscription table?
- A. To list all user accounts
 - B. To track recurring payments
 - C. To manage customer support tickets
 - D. To record one-time transactions
10. Which statement accurately defines Stripe's Sigma product?
- A. Stripe's automated transaction management tool
 - B. Stripe's custom SQL analysis tool
 - C. Stripe's cloud storage service
 - D. Stripe's financial forecasting software

Answers

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

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Explanations

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1. What should Micaela's Hair Design Studio do to remedy a negative balance?

- A. Request a refund from Stripe
- B. Perform a top-up by adding funds from their bank**
- C. Decrease their service rates temporarily
- D. Extend payment terms for customers

The most appropriate action for Micaela's Hair Design Studio to remedy a negative balance is to perform a top-up by adding funds from their bank. A negative balance typically occurs when the charges to a business exceed its available funds in the Stripe account. By adding funds through a top-up, the studio effectively rectifies the negative balance and ensures that they can continue processing payments and covering any upcoming charges or fees. This action restores the account to good standing, allowing the studio to operate normally without any interruptions due to lacking funds. The other options do not directly address the issue of a negative balance. Requesting a refund from Stripe does not resolve the negative amount; it's a request that could potentially delay funds rather than add to them. Decreasing service rates may affect incoming revenue but does not provide an immediate solution to the existing negative balance. Extending payment terms for customers can delay cash flow but does not directly contribute funds to rectify the negative balance either. Thus, performing a top-up is the most direct and effective remedy for their situation.

2. Which payment infrastructure is preferred for online subscription services?

- A. Cash transactions
- B. Monthly invoicing
- C. Recurring card payments**
- D. Single payments for each service

Recurring card payments are favored for online subscription services because they provide a seamless and automated payment experience for customers. This infrastructure allows users to set up a payment method once, enabling automatic billing on a regular schedule—typically monthly or annually—without requiring the customer to take further actions each billing cycle. This convenience increases customer retention and reduces the likelihood of missed payments, since the service continues uninterrupted as long as the subscription remains active. Additionally, with recurring payments, businesses can more accurately forecast revenue and cash flow, as they can expect a steady stream of income based on the number of active subscriptions. This differs significantly from the other options, which either require customers to actively manage payments or do not provide a sustainable revenue model for subscription-based services. Cash transactions, for example, lack the automation needed for ongoing payments, and single payments or monthly invoicing do not capture the long-term engagement that recurring payments promote.

3. Which of the following could cause a credit card payment to fail?

- A. Invalid expiration dates on credit cards
- B. Payments declined by card issuers**
- C. Technical issues with the Stripe server
- D. Incorrect payment method selected by the customer

Payments declined by card issuers can indeed cause a credit card payment to fail because issuers have various criteria and risk assessments they use to determine whether to approve a transaction. If a card issuer flags a transaction as suspicious, the payment could be declined even if the card details entered by the customer are otherwise valid. This can happen for many reasons, such as exceeding spending limits, exceeding transaction limits, account status issues, or even fraud alerts triggered by unusual purchasing patterns. While invalid expiration dates, technical issues on the server, and incorrect payment methods can also lead to payment failures, a decline by the card issuer represents a more formal decision made during the authorization process. It signals a problem with the payment method from the issuer's perspective rather than just a user error or a technical issue. Therefore, understanding the role of the card issuer in processing payments is crucial for comprehending why certain transactions may not go through.

4. What testing scenario does not work with test clocks in Stripe?

- A. Simulating payment processing times
- B. Ensuring account webhooks function correctly**
- C. Testing customer subscription limits
- D. Evaluating user login times

The option that does not work with test clocks in Stripe is focused on the functionality of account webhooks. Test clocks in Stripe allow developers to simulate the passage of time for testing purposes. This means you can use test clocks to accelerate time and observe how payment processing, subscription lifecycle events, and other time-dependent features behave under various conditions. However, webhooks are designed to notify your application of events that occur outside the context of your direct interaction, generally initiated by Stripe in real-time. While you may receive webhook notifications related to subscriptions that involve test clocks, the actual mechanism of ensuring that your webhook handling logic (the backend processing of events sent by Stripe) works correctly cannot be tested using test clocks. This is because webhooks are real-time messages sent from Stripe based on actual occurrences and not simulated time advancements. By using test clocks, you can simulate the effects of various payment timings, customer subscriptions, and limits, but the core functionality related to webhooks—how they are triggered and consumed—does not align with the intended use of test clocks. Therefore, testing the function of account webhooks effectively relies on the actual events occurring rather than any manipulation of time via test clocks.

5. What is the main function of Stripe's Radar feature?

- A. To track sales trends
- B. To automate billing processes
- C. To identify and prevent fraudulent transactions**
- D. To manage inventory for sales

The main function of Stripe's Radar feature is to identify and prevent fraudulent transactions. Radar uses machine learning and data-driven insights to analyze millions of transactions in real time, allowing it to detect patterns and flag potentially fraudulent activity. This proactive approach helps businesses protect themselves from chargebacks and financial losses, giving them confidence in accepting payments online. In addition to identifying fraudulent transactions, Radar also provides tools for reviewing and managing disputed charges, which enhances the overall safety and security of online transactions. This focus on fraud prevention is critical for businesses operating in today's digital economy, where online fraud is increasingly common. The other options, while relevant to various aspects of business operations, do not represent the core functionality of the Radar feature. Tracking sales trends and managing inventory relate more to business analytics and stock management, whereas automating billing processes is a different functionality that deals with subscription management and invoicing. These functions are important but are not the primary purpose of Stripe's Radar feature.

6. If a customer places an order totaling \$100 USD with a processing fee of 2.9% + 30 cents, how much does Delia's Cafe receive?

- A. \$97.10 USD
- B. \$96.80 USD**
- C. \$95.50 USD
- D. \$94.10 USD

To determine how much Delia's Cafe receives after Stripe deducts the processing fee, we need to first calculate the total fee that Stripe charges based on the order amount of \$100 USD. The Stripe processing fee is 2.9% of the total amount plus a fixed fee of 30 cents. 1. First, we calculate the percentage fee: $2.9\% \text{ of } \$100 = 0.029 * 100 = \2.90 . 2. Next, we add the fixed fee of 30 cents: $\$2.90 + \$0.30 = \$3.20$. 3. Now, we subtract this total fee from the initial order amount to find out how much Delia's Cafe receives: $\$100 - \$3.20 = \$96.80$. This means Delia's Cafe would receive \$96.80 USD from the transaction. Therefore, the correct answer reflects the calculations accurately, ensuring that the total amount administered after processing fees is correctly assessed.

7. For which type of transactions is 3D Secure most beneficial?

- A. Low-value items
- B. Recurring subscriptions
- C. High-risk transactions**
- D. Gift card purchases

3D Secure is primarily beneficial for high-risk transactions due to the additional security layers it provides. This protocol adds an authentication step for the cardholder during the checkout process, which serves to reduce the likelihood of fraud. In high-risk scenarios, such as transactions involving larger amounts or purchases from unfamiliar merchants, implementing 3D Secure can significantly decrease the chances of chargebacks and fraud, thereby enhancing trust between the customer and merchant. While different transaction types might benefit from 3D Secure in varying degrees, its critical purpose aligns closely with high-risk transactions, where the potential for fraudulent activities is more pronounced. Options like low-value items and recurring subscriptions might not necessitate such robust security measures, as they typically involve lesser monetary stakes or known entities. Similarly, gift card purchases often encompass established consumer behavior with predictable patterns that may not exhibit the same level of risk as high-stakes transactions. Thus, 3D Secure is best suited for high-risk transactions where protecting against fraud is paramount.

8. Which prebuilt option should you recommend to a client seeking full branding control of their checkout experience?

- A. Checkout Links
- B. Stripe Checkout
- C. Custom Checkout Page
- D. Stripe Elements**

The recommendation of a custom solution that allows for full branding control leads to the selection of Stripe Elements. This option provides developers with the ability to create their own checkout interfaces customized to the look and feel of their brand. By leveraging Stripe Elements, clients can implement features like tailored styling, specific color schemes, and logo placements, ensuring that the checkout experience closely aligns with their overall branding strategy. Unlike Stripe Checkout, which offers a prebuilt checkout solution with limited customization options, Stripe Elements affords the flexibility to build a fully branded experience. Checkout Links are useful for quick setups, but they do not offer substantial control over the checkout experience's appearance. Similarly, while Stripe Checkout is effective for businesses that require a fast and secure solution without intensive customization needs, it does not provide the deep branding options that come with using Stripe Elements. Thus, for a client needing comprehensive control over their branding during the checkout process, Stripe Elements stands out as the ideal choice. It enables a more cohesive brand presentation and fosters a seamless user experience consistent with the client's identity.

9. In a subscription model, what is the primary function of the Subscription table?

- A. To list all user accounts
- B. To track recurring payments**
- C. To manage customer support tickets
- D. To record one-time transactions

The Subscription table primarily serves to track recurring payments within a subscription model. This table keeps essential information about each subscription, such as the subscription status, payment intervals, and due dates for recurring charges. By doing so, it enables the system to automate billing processes, issue invoices, and manage payment failures, ensuring a consistent revenue stream. This functionality is crucial as it allows businesses to manage their subscription services efficiently, ensuring that customers are billed accurately and on time. The table also supports features like upgrades, downgrades, and cancellations, which are vital for adapting to changing customer needs while maintaining accurate financial records related to those subscriptions. In contrast, other options do not capture the main purpose of the Subscription table; for instance, listing user accounts or managing customer support tickets pertains to different aspects of a service platform, and recording one-time transactions would fall under a separate payment transactions system rather than the recurring nature that the Subscription table focuses on.

10. Which statement accurately defines Stripe's Sigma product?

- A. Stripe's automated transaction management tool
- B. Stripe's custom SQL analysis tool**
- C. Stripe's cloud storage service
- D. Stripe's financial forecasting software

Stripe's Sigma is specifically designed as a powerful custom SQL analysis tool. It allows users to perform advanced data analysis on their Stripe transaction data, enabling businesses to generate unique insights and customized reports based on their financial activities. Users can write SQL queries to analyze various aspects of their transactions, subscriber details, and other financial metrics. This capability allows businesses to tap into their data in a way that standard reporting features might not support, giving them flexibility and depth when it comes to understanding their performance metrics and trends over time. By using SQL, organizations can tailor their analyses to meet specific needs, creating valuable reports that can drive informed decision-making. In contrast, the other choices do not accurately capture the functionality of Sigma. For example, while automated transaction management and financial forecasting are essential components of a payment processing system, they are not the primary focus of Sigma, which is oriented around data analysis and reporting. Similarly, cloud storage is a completely different service that is unrelated to the analytical capabilities that Sigma offers.

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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