stripe

Generation Digital

One platform for all your payments needs

Accept

Customer interfaces

- Prebuilt payment form
- Embeddable UI toolkit
- API-only
- In-person payments
- Payment Links
- Invoicing
- Third-party integrations

Payment options

- Cards
- Digital wallets
- Bank debits and transfers
- Bank redirects and real time payments
- Buy now, pay later
- Cash-based vouchers
- Currencies
- Subsidiary support

Mobile

- iOS & Android SDK
- Mobile customer interfaces
- Mobile web
- Dashboard mobile app

Process

Use cases

- Online payments
- Unified commerce
- Recurring payments
- Platform and marketplace payments

Revenue optimisation

- Authentication
- Authorisation

Fraud & disputes

- Stripe Radar
- Dynamic 3D Secure
- Dispute handling

Settle and reconcile

Reconciliation

- Financial reporting
- Consolidated reports
- Revenue Recognition
- Accounting support

Payouts

- Unified payouts
- Payout management
- Multi-currency payouts
- Cross-border payouts

Manage

Reporting & insights

- Stripe Sigma
- Stripe Dashboard
- Dashboard mobile app

Business operations

- Revenue and finance automation
- Roles & permissions
- Account security
- Collaboration notes

Third party integrations & support

- Pre-built integrations
- 24×7 email, chat and phone support

Convert more customers

Increase conversion with built-in optimisations, access to 100+ payment methods, and one-click checkout. Unify online and in-person payments to provide a seamless customer experience.

Global reach, local experience

Expand to new markets faster by launching payment methods and presenting in local currencies. Sell cross-border to 195+ countries and lower the costs of multi-currency management.

Less fraud, more revenue

Automatically decrease fraud and improve authorisation rates using Stripe Radar and Authorization Boost, powered by AI trained on billions of data points.

Move faster and lower costs

Save time and engineering resources through increased developer productivity. Avoid downtime with leading reliability and reduce costs through alternative payment methods and rails.

Global payments

Expand and win in every market with optimised checkout and payments.

Grow revenue by 11.9% on average

Optimise conversion by automatically surfacing the highest converting payment methods for every customer and enabling a one-click checkout.

Online payments

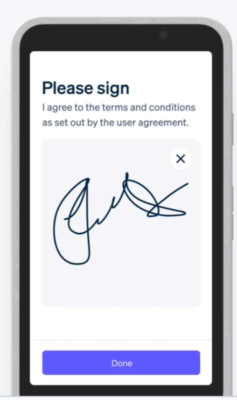
Local payment methods

One-click payments

Unify commerce with in-person payments

Build a custom in-person checkout with a toolkit of APIs and SDKs, pre-certified readers, Tap to Pay, and configurable on-reader interactions.

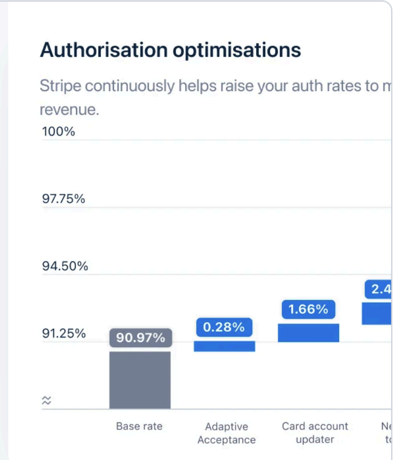
In-person payments



Boost authorisation rates by 2.2% on average

Maximise revenue and reduce card processing costs with real-time retries, optimised messaging and formatting, card lifecycle management, decline prevention and excessive retry prevention.

Payments | Authorization | Authentication



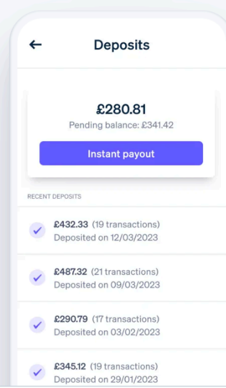
Platform payments and embedded finance

Reinvent business models or monetize financial services on your platform.

Boost incremental profit from embedded payments volume by 10%

Embed payments into your platform with user onboarding, multiparty fund flows, payouts, managed risk and support, and monetisation.

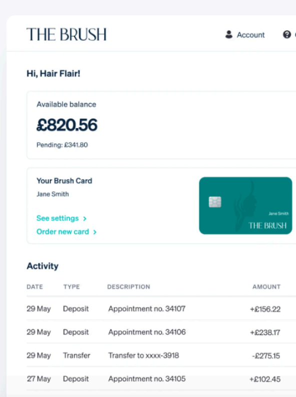
Platform payments



Embed financial services in weeks, not months

Use Stripe's embedded finance solutions to diversify revenue streams by offering your users access to card issuing, financial accounts and business financing.

Issuing | Financing | Financial Accounts



Revenue and finance automation

Automate revenue and finance workflows to move your back office forward.

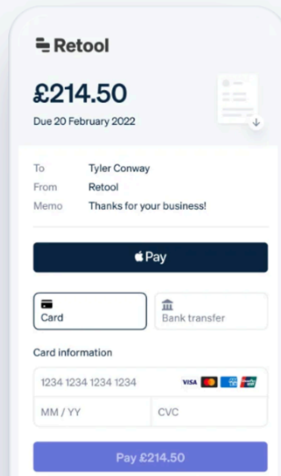
Power recurring revenue and recover up to 38% of failed payments

Generate more revenue and reduce churn with invoicing, subscriptions, and usage-based billing.

Billing

Invoicing

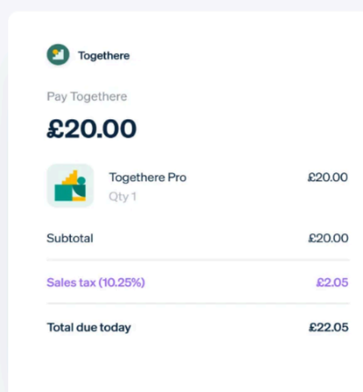
Finance automation



Automate sales tax, VAT, and GST

Automatically monitor, calculate, and collect sales tax in 100+ markets.

Tax



Close the books faster and get real-time insights

Eliminate manual work to streamline accounting and consolidate your data for precise decision-making.

Revenue recognition

Reporting

Data pipeline

The Payment Card Industry Data Security Standard (PCI DSS) is the global security standard for all entities that store, process, or transmit cardholder data and/or sensitive authentication data. PCI DSS sets a baseline level of protection for consumers and helps reduce fraud and data breaches across the entire payment ecosystem. It is applicable to all organisations that accept or process payment cards, and there are significant penalties, fines, and costs for organisations that do not meet these standards.

PCI DSS compliance involves three main components:

1. Handling the entry of credit card data from customers; namely, that sensitive card details are collected and transmitted securely
2. Storing data securely – which is outlined in the 12 security domains of the PCI standard – such as encryption, ongoing monitoring, and security testing of access to card data
3. Validating annually that the required security controls are in place, which can include forms, questionnaires, external vulnerability scanning services and third-party audits (see the step-by-step guide below for a table with the four levels of requirements)

All businesses that accept credit card payments must comply with PCI DSS, regardless of volume, geographic region or integration method. By complying with this framework, businesses can:

- Build customer trust by ensuring their card data is secure
- Protect themselves from fraud and data breaches
- Avoid fines for PCI compliance violations

Disclaimer: This article should be used only for guidance purposes and should not be taken as definitive advice. We recommend consulting a Payment Card Industry Data Security Standard (PCI DSS) Qualified Security Assessor (QSA) for clarification.

How Stripe helps organisations achieve and maintain PCI compliance

If your business model requires you to handle card data, you might be required to meet each of the 300+ security controls in PCI DSS. There are more than 1,800 pages of official documentation, published by the PCI Security Standards Council, about PCI DSS, and more than 300 pages just to understand which form(s) to use when validating compliance.

Stripe can help significantly reduce the PCI burden for companies by providing a variety of tokenised integration methods (e.g., Checkout, Elements, mobile SDKs, Terminal SDKs), avoiding the need to directly handle sensitive credit card data.

- Stripe Checkout and Stripe Elements use a hosted payment field for handling all payment card data, so the cardholder enters all sensitive payment information in a payment field that originates directly from our PCI DSS–validated servers.
- Stripe mobile and Terminal SDKs also enable the cardholder to send sensitive payment information directly to our PCI DSS–validated servers.

For all our users, regardless of integration type, Stripe acts as a PCI advocate and can help in a few different ways.

- Our Stripe PCI wizard analyses your integration method and advises you on how to reduce your compliance burden.
- We'll notify you ahead of time if a growing transaction volume will require a change in how you validate compliance.
- For large or enterprise businesses that need to work with a PCI QSA because they store credit card data or have a more complex payment flow, there are more than 400 such QSA companies around the world. We can connect you with several auditors that deeply understand the different Stripe integration methods.