Stripe Battle Card

Competitive Sales Enablement · Internal Use Only

WOODFOREST
ACCEPTANCE SOLUTIONS
Transforming Transactions · Advancing Businesses

ABOUT STRIPE

COMPANY OVERVIEW

- Global fintech company headquartered in San Francisco, CA.
- Serves online, technology-forward, developer-centric businesses.
- Operates in 45+ countries with multi-currency support.
- Popular with startups, SaaS platforms, marketplaces, and enterprises.

STRENGTHS

- Best-in-class APIs, SDKs, and developer tools.
- Fast onboarding with minimal upfront underwriting.
- Highly scalable global platform.
- All-in-one payments, billing, fraud, and financing stack.
- Strong brand recognition.

PRODUCTS / SERVICES

- Online and in-person payments.
- Billing and subscriptions.
- Fraud (Radar) and financing (Capital).
- Connect for platforms and marketplaces.
- Multi-currency acceptance in 45+ countries.

PRICING

- Online card payments: 2.9% + $0.30.
- In-person payments: 2.7% + $0.05.
- International cards: +1% (plus 1% for currency conversion).
- No monthly fees.

WEAKNESSES / PRESSURE POINTS

- Flat pricing compresses margins as volume scales.
- Automated risk models can trigger sudden holds or reviews.
- Limited human escalation during funding or risk events.
- Global acceptance without local optimization can increase cost.

WHY WAS WINS

WAS DIFFERENTIATION

- Direct Visa connectivity and intelligent routing.
- Human-led underwriting, risk, and U.S.-based support.
- Flexible pricing, funding, and compliance handling.
- ISV-friendly 'own the payments' model.

POSITIONING TALK TRACKS

1. Stripe is excellent for accelerating development and getting to market — but as volume grows, speed often comes with margin compression and funding unpredictability. WAS is designed to protect margin and funding stability at scale because pricing, underwriting, and funding are managed holistically.
2. As volume and complexity increase, payments become operationally critical. WAS scales underwriting, risk oversight, and support alongside growth — not via automated models that can trigger sudden holds or disruptions.
3. Stripe's all-in-one model trades convenience for control, often shifting ownership of pricing, risk, and merchant relationships to the processor. WAS keeps the acquiring relationship, pricing strategy, and risk governance aligned with the partner.

DISCOVERY QUESTIONS

- What happens if your risk profile changes overnight?
- Who do you call if funding is delayed on a Friday?
- At what scale does payments become a top-3 expense?
- Who owns the merchant relationship — you or the processor?

WHEN STRIPE IS A STRONG FIT

- Early-stage startups prioritizing speed to launch.
- Developer-led teams with in-house payments expertise.
- Low-risk, low-complexity transaction profiles.

WHEN WAS IS THE BETTER FIT

- Scaling merchants facing margin pressure.
- ISVs wanting ownership beyond PayFac models.
- Businesses needing predictable funding and escalation paths.
- Partners who value human risk governance.