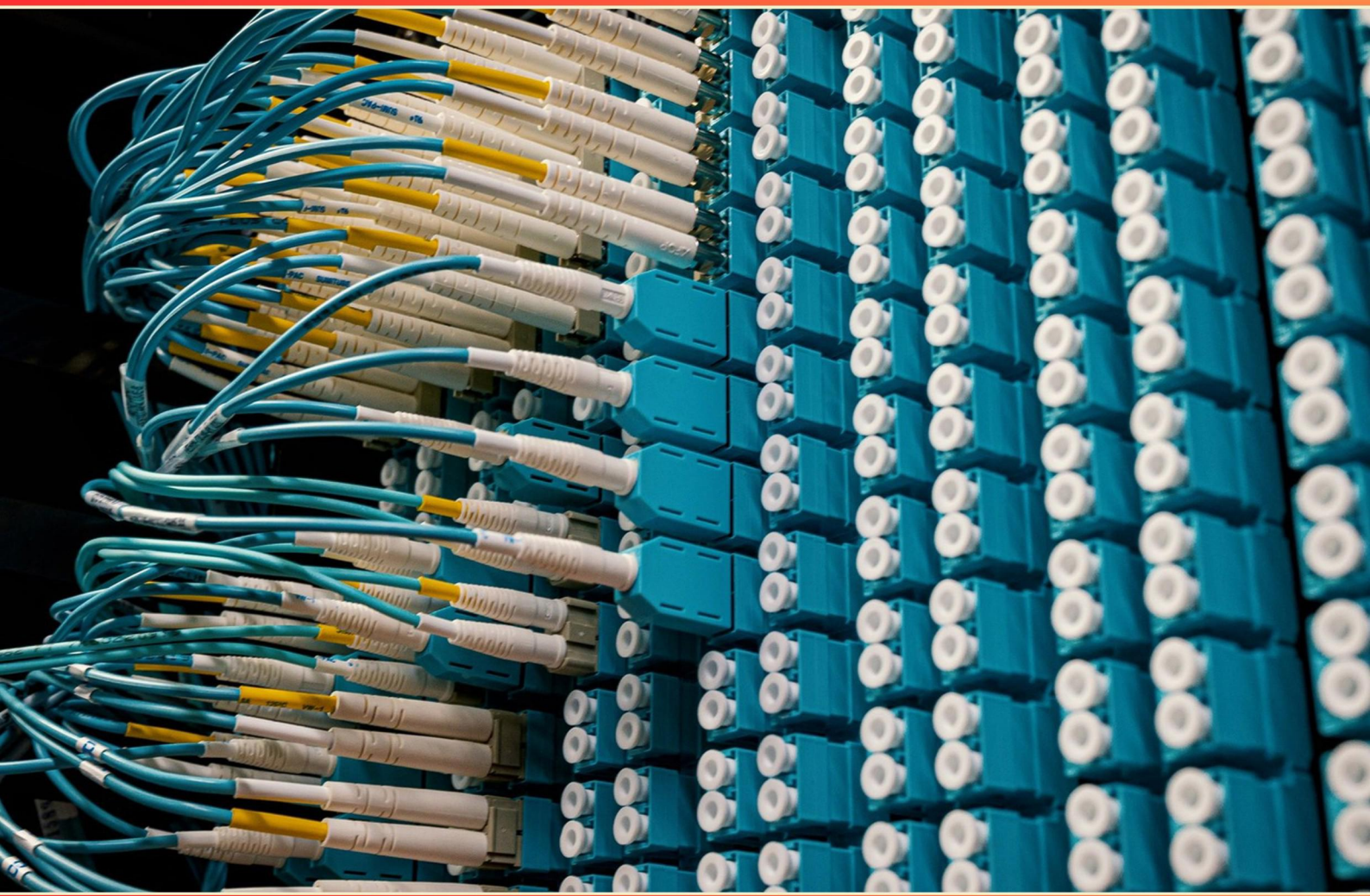
STRIPE ASSOCIATE ARCHITECT CERTIFICATION PRACTICE EXAM (SAMPLE)

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.

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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!

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Questions

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1. Which statement correctly describes KYC procedures for Custom Accounts?

A. Custom Accounts bypass KYC obligations entirely

B. KYC must be redone every month

C. KYC must maintain every six months

D. Clients do NOT need KYC for direct charges

2. What are the first two steps Gaia Fitness needs to take on Stripe to offer subscriptions?

A. Create the products and services to offer

B. Create pricing models

C. Integrate payment processing

D. Set up customer service procedures

3. Which describes the effect of using a CVC/CVV during transaction processing?

A. It increases transaction fees

B. It helps reduce fraudulent transactions

C. It speeds up processing time

D. It is optional for all merchants

4. For a business like MotA, which Stripe Connect charge type is most suitable?

A. Standard Charges

B. Direct Charges

C. Destination Charges

D. Automatic Charges

5. What is a recommended best practice when handling authentication for a new microservice retrieving missed events?

A. Keep the API key public for ease of access

B. Create a general API for all services

C. Keep the API key in a secret management service

D. Utilize standard usernames and passwords

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6. What distinguishes a recipient service agreement from a full service agreement?

A. A recipient service agreement indicates a service relationship with Stripe.

B. A recipient service agreement clarifies there is no service relationship with Stripe.

C. A full service agreement involves limited services from Stripe.

D. A full service agreement only applies to non-profit organizations.

7. How can clients pay out balances in non-default currencies to a platform's default bank account?

A. Automatically transfer without settings

B. Create a manual payout with the source currency

C. Use a third-party service for conversion

D. Via credit card payment

8. What type of funding cycle can a connected account choose using Stripe if they want to receive payments after two weeks?

A. Weekly payouts

B. Bi-monthly payouts

C. Manual payouts

D. Delayed payouts

9. What must Stripe users validate for PCI compliance?

A. Every six months

B. Every three years

C. Annually

D. Monthly

10. Which two elements are mandatory to create a payment intent?

A. Customer ID and Amount

B. Currency and Description

C. Amount and Currency

D. Payment method and Customer ID

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Answers

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

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Explanations

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1. Which statement correctly describes KYC procedures for Custom Accounts?

A. Custom Accounts bypass KYC obligations entirely

B. KYC must be redone every month

C. KYC must maintain every six months

D. Clients do NOT need KYC for direct charges

Custom Accounts in the context of KYC (Know Your Customer) regulations necessitate the collection and verification of customer identity details. These accounts must comply with applicable regulations designed to prevent fraud and money laundering. While it's true that different types of accounts have varying KYC obligations, stating that Custom Accounts entirely bypass KYC obligations is correct in that they do have specific guidelines tailored for their functionality, and they can potentially be set up without the same rigorous customary processes found in other account types. The nature of Custom Accounts may allow for a streamlined approach to KYC, particularly for businesses that involve larger transactions or anonymous payment options. However, it's critical to note that although these accounts may have a different framework for KYC processes, it does not imply that they are exempt from KYC regulations entirely. Businesses must still ensure that they follow a level of due diligence based on the risk associated with their customers. In contrast to the other statements, KYC obligations generally do require an ongoing assessment and verification of a customer's identity to some extent. Restating KYC every month or every six months suggests a rigid timeframe that does not reflect the flexible risk-based approach that institutions typically apply. Also, the claim that clients do not need KYC for direct charges fails to acknowledge that

2. What are the first two steps Gaia Fitness needs to take on Stripe to offer subscriptions?

A. Create the products and services to offer

B. Create pricing models

C. Integrate payment processing

D. Set up customer service procedures

To effectively offer subscriptions through Stripe, the initial focus must be on establishing the products and services that Gaia Fitness intends to provide. This is because a subscription model fundamentally revolves around what is being offered to customers. Creating products and services sets the groundwork for the entire subscription framework—each subscription must be linked to a specific product. Once products are defined, it's possible to establish pricing models that reflect the subscription structure, whether it involves monthly, yearly, or tiered pricing. However, before diving into pricing, the foundational aspect of identifying and creating the offerings ensures that the entire billing process aligns with what customers will actually be subscribing to. In the broader context, integrating payment processing and setting up customer service procedures are also critical steps but come later in the workflow. Without defined products and services, the pricing and payment methods would lack clarity and purpose. Thus, starting with the creation of products is essential for a successful subscription implementation on Stripe.

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3. Which describes the effect of using a CVC/CVV during transaction processing?

A. It increases transaction fees

B. It helps reduce fraudulent transactions

C. It speeds up processing time

D. It is optional for all merchants

Using a CVC (Card Verification Code) or CVV (Card Verification Value) during transaction processing plays a significant role in enhancing security and reducing the likelihood of fraudulent transactions. When a consumer completes a transaction, they are asked to provide this three- or four-digit code that is typically found on the back of a credit or debit card. The presence of the CVC/CVV acts as an additional layer of authentication, as it is a code that is not stored on the magnetic strip of the card and is not easily obtainable by someone who might have stolen the card number. When merchants require this code, they can verify that the person making the transaction is indeed in possession of the physical card, therefore mitigating the risk of card-not-present fraud. This validation step bolsters the integrity of the transaction process, leading to fewer chargebacks and enhanced trust for both merchants and consumers. Hence, by mandating the use of the CVC/CVV, merchants can efficiently protect themselves against unauthorized transactions, effectively leading to a reduction in fraud.

4. For a business like MotA, which Stripe Connect charge type is most suitable?

A. Standard Charges

B. Direct Charges

C. Destination Charges

D. Automatic Charges

For a business like MotA, which presumably requires control over the entire transaction process between themselves, their customers, and connected accounts, Direct Charges would be the most suitable Stripe Connect charge type. Direct Charges allow the platform to charge the customer directly while also transferring the funds to the connected account. This charge type gives MotA the ability to manage the payment flow and provide a seamless experience for end users, as they can ensure that the proper fees are handled and that connected accounts receive funds directly. Additionally, with Direct Charges, MotA can maintain more control over the transaction, which is crucial for businesses that need to handle things like refunds, chargebacks, or any custom business logic that may be involved in how payments are processed. This flexibility allows for a tailored approach according to business needs, making it suitable for a platform like MotA that likely needs to customize how they interact with their customers and partners.

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5. What is a recommended best practice when handling authentication for a new microservice retrieving missed events?

A. Keep the API key public for ease of access

B. Create a general API for all services

C. Keep the API key in a secret management service

D. Utilize standard usernames and passwords

The recommended best practice for handling authentication, especially in the context of a new microservice retrieving missed events, is to keep the API key in a secret management service. This approach enhances security by ensuring that sensitive credentials are not hard-coded into the application code or exposed to public access. Secret management services provide a centralized solution for storing, accessing, and managing secrets such as API keys, making them easily accessible to authorized services while minimizing the risk of exposure. Using a secret management service helps enforce strict access controls and auditing capabilities, thereby reducing the likelihood of unauthorized access or credential leaks. This practice aligns with the principles of security best practices, especially in microservices architecture where services may need to authenticate with each other. The other options present some risks or less desirable practices. Keeping the API key public, for instance, exposes the application to potential abuse and security vulnerabilities. Creating a general API for all services may lead to a monolithic design, which negates the advantages of microservices. Lastly, relying solely on standard usernames and passwords can be insufficient by today's security standards, especially when there are more secure methods available, such as API keys stored in secret management solutions.

6. What distinguishes a recipient service agreement from a full service agreement?

A. A recipient service agreement indicates a service relationship with Stripe.

B. A recipient service agreement clarifies there is no service relationship with Stripe.

C. A full service agreement involves limited services from Stripe.

D. A full service agreement only applies to non-profit organizations.

A recipient service agreement is characterized by the clarification that there is no service relationship with Stripe. This type of agreement typically outlines terms related to the receipt of funds or other obligations without establishing a formal service provision from Stripe. In contrast, a full service agreement signifies a comprehensive relationship where Stripe provides various services to the recipient. Understanding the distinction is essential. A recipient service agreement focuses on the transactional aspects that do not involve an ongoing service provision, whereas a full service agreement includes a range of services that Stripe offers to its clients. The key takeaway is that the recipient service agreement demarcates boundaries of the relationship, ensuring that the recipient understands their position in relation to Stripe's services.

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7. How can clients pay out balances in non-default currencies to a platform's default bank account?

A. Automatically transfer without settings

B. Create a manual payout with the source currency

C. Use a third-party service for conversion

D. Via credit card payment

The ability for clients to pay out balances in non-default currencies to a platform's default bank account is effectively managed by creating a manual payout with the source currency. This process allows for the direct handling of various currencies by explicitly specifying the currency in which the payout should occur. When clients want to access their funds that are held in different currencies, a manual payout lets them choose the exact currency for the transaction, ensuring the amount in the selected currency is accurately processed and transferred. This method is beneficial because it gives clients control over the payout mechanism, allowing them to accommodate their particular needs or preferences. In contrast, automatic transfers without settings wouldn't provide the necessary flexibility for selecting different currencies. Using a third-party service for conversion may add unnecessary complexity and could introduce additional fees, while credit card payments are not typically used for direct payouts or withdrawals from platforms. Hence, the manual payout option stands out as the most straightforward and efficient method for handling non-default currency transactions.

8. What type of funding cycle can a connected account choose using Stripe if they want to receive payments after two weeks?

A. Weekly payouts

B. Bi-monthly payouts

C. Manual payouts

D. Delayed payouts

A connected account on Stripe that wishes to receive payments after a delay of two weeks can utilize the delayed payout option. This funding cycle allows account holders to have a lag between the time they complete transactions and when they receive their funds, which in this case is set at two weeks. Delayed payouts are beneficial for situations where businesses need to manage the risk associated with potential refunds, chargebacks, or when regulatory requirements necessitate holding funds for a certain period. This option provides a buffer that gives time to address any concerns around chargebacks or disputes that might arise shortly after a transaction. Other funding cycle options, like weekly or bi-monthly payouts, do not offer the same flexibility in specifying a two-week delay, while manual payouts involve initiating the transfer of funds to the account at the user's discretion without a systematic delay. Therefore, choosing delayed payouts aligns perfectly with the requirement of waiting for a two-week period before funds are received.

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9. What must Stripe users validate for PCI compliance?

A. Every six months

B. Every three years

C. Annually

D. Monthly

For PCI compliance, Stripe users are required to validate their compliance on an annual basis. This annual validation is a critical component of the Payment Card Industry Data Security Standard (PCI DSS), which provides a framework for secure handling of payment card information. The annual requirement ensures that organizations regularly review their security measures, update processes, and confirm that they continue to meet the standards set forth by PCI DSS. This frequency of validation is designed to mitigate risks associated with handling sensitive payment information while keeping security practices current. The other options suggest validations that either occur too frequently or too infrequently compared to the established PCI DSS requirements. Validating every six months or monthly would not align with the compliance framework, and a three-year validation period does not meet the annual requirement set forth by PCI DSS. Therefore, the choice of annual validation is both compliant with PCI standards and practical for maintaining operational security.

10. Which two elements are mandatory to create a payment intent?

A. Customer ID and Amount

B. Currency and Description

C. Amount and Currency

D. Payment method and Customer ID

To create a payment intent in Stripe, it is essential to specify both the amount and the currency. The amount indicates how much money is to be charged, while the currency defines the currency in which this amount is specified. These two elements are foundational for any payment process, as they determine the financial transaction's specifics, making it possible for Stripe to handle the payment in a precise manner. Without these critical elements, it would not be feasible to process the payment correctly. In the context of other options, while customer identification, descriptions, and payment methods may enhance the transaction by providing additional context or necessary data, they are not mandatory for the initial creation of a payment intent. Therefore, specifying the amount and currency is central to establishing a valid and actionable payment intent.

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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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