



Stripe Connected Account Agreement

For informational purposes only, we have translated the Stripe Connected Account Agreement into selected languages [here](#).

Read more about the changes made November 18, 2025 [here](#).

Last modified: November 18, 2025

This Stripe Connected Account Agreement (“**Connected Account Agreement**”) governs Connected Accounts’ use of Stripe Connect Services, and describes how Connected Accounts and their third-party platform provider(s) may use the Stripe Connect Services. This Connected Account Agreement forms a legal agreement between you or the entity you represent (“**User**”) and the applicable Stripe entity specified in Section 12 (Definitions) of the Stripe Services Agreement (“**Stripe**”). This Connected Account Agreement governs User’s rights and obligations when User’s Stripe Account is enrolled with a third-party platform provider using Stripe Connect Services (“**Stripe Connect Platform**”). The **Stripe Services Agreement** is incorporated into this Connected Account Agreement by this reference. Capitalized terms that are not defined in this Connected Account Agreement have the same meanings given to them in the Stripe Services Agreement. To the extent that there is a conflict between the Stripe Services Agreement and this Connected Account Agreement related to User’s use of the Stripe Connect Services, this Connected Account Agreement will prevail.

1. User's Stripe Account.

Stripe Connect Platforms can help User use the Services. A Stripe Connect Platform may help User to create User's Stripe Account, or enroll User's existing Stripe Account with the Stripe Connect Platform. A Stripe Connect Platform may conduct Activity on User's behalf and act as a data controller to instruct Stripe to process User Data (as defined below), as long as it does so according to User's Platform Provider Agreement. Activity may be submitted, initiated or performed through the Stripe Dashboard or through the Stripe API, and this includes the communication of information about Transactions (if applicable), as well as other features as described in the Documentation. A Stripe Connect Platform may restrict User's ability to (a) terminate the Stripe Connect Platform's access to User's Stripe Account; and (b) view, access or activate certain Services. User should read User's Platform Provider Agreement carefully to understand the nature of the Platform Services and the Activity that a Stripe Connect Platform may conduct on User's behalf. Stripe is not a Stripe Connect Platform, and only provides the Services described in this Connected Account Agreement and the Stripe Services Agreement.

2. User's Responsibilities.

User must ensure that all information User provides to Stripe directly or through a Stripe Connect Platform is accurate and complete. User is solely responsible for, and Stripe disclaims all liability for, the provision of goods and services sold to User's Customers as part of User's use of the Services, and any obligations User may owe to User's Customers.

3. Stripe Dashboard.

Depending on how the Stripe Connect Platform has implemented the Stripe Connect Services, User may be able to directly manage User's Stripe Account through the Stripe Dashboard. If User is able to access the Stripe Dashboard, User is responsible for all actions taken on User's Stripe Account through the Stripe Dashboard. If User does not have access to the Stripe Dashboard, User must contact the Stripe Connect Platform if User needs support or have any questions relating to the Services, this Connected Account Agreement or the Stripe Services Agreement.

4. Relationship to Stripe Connect Platforms.

4.1 User Data.

(a) *User Instructions.* User instructs Stripe to (a) share any data it collects relating to User, and to Activity on User's Stripe Account ("**User Data**") with User's Stripe Connect Platforms as necessary to provide User with the Stripe Connect Services and the Platform Services; and (b) process User Data as described in this Connected Account Agreement and Stripe's Privacy Policy. User Data includes:

(i) User's Personal Data, and the Personal Data of User's Representatives, employees, contractors and agents;

(ii) User's Customers' Personal Data;

(iii) data regarding Activity on any Stripe Account User has enrolled with a Stripe Connect Platform;

(iv) data regarding Transactions; and

(v) outputs of Stripe's fraud and risk models.

(b) *Data Sharing.* User acknowledges that Stripe Connect Platforms may share User Data with Stripe.

(c) *Notices and Consents.* User must provide all notices and obtain all rights and consents necessary to enable Stripe to lawfully collect, use, retain and disclose that Personal Data as described in this Connected Account Agreement, the Stripe Services Agreement and Stripe's Privacy Policy, to the extent User provides Personal Data to Stripe or instructs Stripe to collect Personal Data.

4.2 Pricing and Fees.

Stripe's standard Fees for the Services are posted on the Stripe Pricing Page; but Stripe may have agreed to Fees with a Stripe Connect Platform that are different from these Fees. Stripe's Fees will either be disclosed to User separately or will be consolidated with the fees for the Platform Services. Stripe does not control and is not responsible for fees imposed by a Stripe Connect Platform, which should be made clear to User in User's Platform Provider Agreement. At the Stripe Connect Platform's request, Stripe may deduct from User's Stripe Account balance both Stripe's Fees and the fees for Platform Services the Stripe Connect Platform specifies to Stripe.

5. Disclaimer; Limitations on Stripe's Liability.

Stripe is not responsible for, and disclaims all liability arising from or relating to:

(a) any Stripe Connect Platform's acts or omissions in providing services to User or User's customers, or for any Stripe Connect Platform's failure to comply with the terms of User's Platform Provider Agreement;

(b) User's obligations to User's Customers (including to properly describe and deliver the goods or services being sold to User's Customers); or

(c) User's compliance with Laws and obligations related to User's provision of goods or services to User's Customers, including any obligation to provide customer service, notify and handle refunds or consumer complaints, provide receipts, register User's legal entity, and other actions not related to the Services.

This section is in addition to, and does not limit, the provisions of the Stripe Services Agreement that disclaim or limit Stripe's liability.

6. Other General Legal Terms.

6.1 Term, Termination, and the Effects of Termination.

(a) *Term and Termination.* The term of this Connected Account Agreement begins when User enrolls User's Stripe Account with a Stripe Connect Platform and continues until User or Stripe terminate this Connected Account Agreement under this Section. User may terminate this Connected Account Agreement by (i) closing User's Stripe Account or (ii) disconnecting User's Stripe Account from all Stripe Connect Platforms. If after termination User registers User's Stripe Account with a Stripe Connect Platform again, this Agreement will apply starting on the date on which User registers User's Stripe Account with a Stripe Connect Platform again. Stripe may terminate this Connected Account Agreement at any time for any reason by notifying User.

(b) *Effects of Termination.* Terminating this Connected Account Agreement will not immediately terminate the Stripe Services Agreement. Stripe and User may only terminate the Stripe Services Agreement according to its terms. This Connected Account Agreement will automatically terminate if the Stripe Services Agreement terminates.

6.2 Stripe Services Agreement - Version.

The Stripe Services Agreement version incorporated into this Connected Account Agreement is the version that applies to User's Stripe Account Country.

7. Non-applicability.

Stripe Connect Platforms may also use Stripe Connect to direct Stripe to send funds to Connected Accounts outside of Stripe Payments Services. These fund transfers are not associated with payments a Stripe Connect Platform collects on User's behalf using the Stripe services. If User receives funds of this kind, User is not using the Stripe services, and this Connected Account Agreement does not apply to User. Also, User must contact the Stripe Connect Platform, not Stripe, with any questions User has about the status of these funds.

8. Key Definitions.

The following terms are defined in the Stripe Services Agreement, but are repeated below for User's convenience (User is a Platform User and Connected Account as the Stripe Services Agreement defines those terms):

"Activity" means any action taken on or related to a Connected Account that a Stripe Connect Platform or a Connected Account initiates, submits or performs, either through the Stripe Technology or through the Stripe Connect Services, including communication regarding the Services relating to that Connected Account.

"Platform Services" means the products and services that Platform Users receive from a Stripe Connect Platform, regardless of whether fees are charged (e.g., web development, customer support or hosting services).

"Platform Provider Agreement" means, as to each Connected Account, collectively, the agreements that a Stripe Connect Platform has with that Connected Account.

Legal

stripe

📍 United States
(English)

Products & pricing

Pricing
Atlas
Authorization Boost
Billing
Capital
Checkout
Climate
Connect
Data Pipeline
Elements
Financial Accounts
Financial
Connections
Identity
Invoicing
Issuing
Link
Payments
Payment Links
Payouts
Radar
Revenue
Recognition
Stripe Sigma
Tax
Terminal

Solutions

Enterprises
Startups
Agentic commerce
Crypto
Ecommerce
Embedded finance
Finance automation
Global businesses
In-app payments
Marketplaces
Platforms
SaaS
AI companies
Creator economy
Hospitality, travel,
and leisure
Insurance
Media and
entertainment
Nonprofits
Retail

**Integrations &
custom solutions**

Stripe App
Marketplace
Partner ecosystem

Resources

Guides
Customer stories
Blog
Sessions annual
conference
Privacy & terms
Prohibited &
restricted
businesses
Licenses
Sitemap
Cookie settings
Your privacy choices
More resources

Company
Jobs
Newsroom
Stripe Press
Contact sales

Support
Get support
Managed support
plans
CA residents:
+1 888 926 2289

Professional
services

Sign in >

Developers

Documentation

API reference

API status

API changelog

Libraries and SDKs

Developer blog

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stripe

Pricing built for businesses of all sizes

Standard

Access a complete payments platform with simple, pay-as-you-go pricing. No setup fees, monthly fees, or hidden fees.

[Get started](#)

2.9% + 30¢
per successful transaction
for domestic cards

Custom

Design a custom package— available for businesses with large payments volume or unique business models.

[Contact sales >](#)

IC+ pricing

Volume discounts

Multi-product discounts

Country-specific rates

Features available out of the box:



Global access

- ✓ 195 countries
- ✓ 135+ currencies
- ✓ 100+ payment methods
- ✓ 1 integration



Tools to optimize your checkout

- ✓ Flexible UI components
- ✓ Pre-built payment forms
- ✓ Accelerated checkout
- ✓ No-code payments



Embedded payments for platforms & marketplaces

- ✓ Instant onboarding
- ✓ Platform management



Built-in fraud prevention

- ✓ Powerful machine learning
- ✓ Adapts to new fraud patterns
- ✓ No integration required
- ✓ Fraud analytics



Payments optimizations to boost revenue

- ✓ Real-time retries
- ✓ Auto-updated cards
- ✓ Customer authentication



Fast, predictable payouts to your bank accounts

- ✓ Flexible payout options
- ✓ Like-for-like settlement



[Chat with Stripe sales](#)

Standard pricing for all products

Explore pricing for the full Stripe platform

Online and in-person payments, recurring billing, embedded payments, and much more.

Global payments

Optimize checkout conversion, accept local payment methods, and increase acceptance rates.



Payments

An online payments platform engineered for growth.

[Start now](#)

- ✓ Increase customer acquisition with 100+ payment methods.
- ✓ Improve conversion with Link - Stripe's accelerated checkout.
- ✓ Reduce fraud and increase revenue with ML optimizations.
- ✓ Save engineering time with prebuilt UIs.

Cards and wallets

Accept widely used credit and debit cards, prepaid cards, and digital wallets for online payments.



2.9% + 30¢

per successful transaction for domestic cards
+ 0.5% for manually entered cards
+ 1.5% for international cards
+ 1% if currency conversion is required

Link

Autofill your customers' preferred payment details to deliver a frictionless checkout experience.

2.9% + 30¢

per successful transaction for domestic cards

2.6% + 30¢

per successful transaction for Instant Bank Payments

[Learn more >](#)



Enable customers globally to pay with stablecoins.

of the transaction amount in USD

[Learn more >](#)

Payment optimizations

Included with Payments ?

More features



Payment Links

No-code links to sell online without a website.

[Start now](#)

- ✓ Accept payments in minutes by generating no-code links.
- ✓ Sell products, offer subscriptions, and more.
- ✓ Create at scale via our API to automate marketing campaigns and sales operations.

Accept payments

Accept payments made using a payment link.

Included

with Payments ?

Custom domain

Use your own domain while hosting your payments page or customer portal on Stripe.

\$10.00

per month

[Learn more >](#)

Post-payment invoices

Automatically generate an invoice after a one-time purchase.

0.4%

on transaction total

\$2.00

cap per invoice

[Learn more >](#)



Checkout

Prebuilt payment form optimized for conversion.

[Start now](#)

- ✓ Save engineering time and get started quickly.
- ✓ Reduce friction with features designed to improve conversion.
- ✓ Customize with your branding.

Included

with Payments ?





Terminal

Start now

Tools to accept in-person payments and unify commerce.

- ✓ Build a custom checkout or integrate with hundreds of third-party POS systems.
- ✓ Streamline hardware logistics with pre-certified Stripe or select 3P card readers.
- ✓ Unify online and in-person payments to create a cohesive customer experience.
- ✓ Scale globally with one integration.

Cards and wallets

Accept widely used credit cards, debit cards, and digital wallets for in-person payments.

2.7% + 5¢

per successful transaction for domestic cards

+ 1.5% for international cards

+ 10¢ per authorization for Tap to Pay ?

+ 5¢ per authorization for optional point-to-point-encryption ?

Card readers

Use pre-certified card readers with cloud-based fleet management that streamlines device logistics and management at scale.

\$349.00

Stripe Reader S700

\$59.00

Stripe Reader M2

\$249.00

BBPOS WisePOS E

[See pricing details >](#)



Radar

Start now

Advanced fraud detection and prevention tools.

- ✓ Reduce fraud with ML powered by the Stripe network.
- ✓ Customize fraud prevention by creating custom rules.
- ✓ Get rich fraud insights for more efficient and accurate manual reviews.

Radar's machine learning

Fraud protection powered by billions of data points across the Stripe network.

Included

For accounts with all payment methods on standard pricing

5¢

per screened transaction for accounts with custom pricing for any payment method

Radar for Fraud Teams

2¢



per Mastercard resolution

[See pricing details >](#)

Money management

Enhance your platform by embedding financial services—set-up financial accounts, issue cards, and offer financing.



Connect

Embedded payments for platforms and marketplaces.

[Start now](#)

- ✓ Launch faster with Stripe-hosted or prebuilt embedded components.
- ✓ Save time by using tooling from Stripe for onboarding, risk, tax forms and more.
- ✓ Grow revenue by monetizing payments.

Stripe handles pricing for your users

Stripe sets and collects processing fees from your users, so you don't have to. [Learn more about how to qualify for a revenue share from Stripe.](#)

Included with Payments ?

0.25% starting fee for platforms that deploy their own payments pricing to earn revenue on each transaction.

[See pricing details >](#)



Financial Accounts

Manage business finances in one place

[Start now](#)

- ✓ Open an account in minutes and access funds instantly
- ✓ Reduce FX costs with multicurrency accounts and stablecoin access
- ✓ Mitigate risk by insuring your funds

Financial Accounts

Unify your finances with one business account.

Included

No storage fees or minimum balance required.

Included

funding through ACH

\$2.00

per wire

funding through wire



Global Payouts (International)

Send money directly to recipients in 50+ countries with your choice of payment rail and speed.

\$1.50

per payout

cross-border fees starting at + 0.25%

FX fees starting at + 0.5%

[See pricing details >](#)

Cards

Manage expenses with virtual and physical cards for your business.

Included

with Financial Accounts

No cross-border or FX fees

[Learn More >](#)



Global Payouts

Securely send money to third parties in minutes

[Start now](#)

- ✓ Save time with no-code and hosted solutions.
- ✓ Provide Dashboard access to developers and support teams.
- ✓ Get reporting and analytics to track payouts success globally.

Domestic payouts

Send money domestically to a recipient with your choice of payment rail and speed.

Local bank payout

\$1.50

per payout

Debit card payout

\$1.50

per payout

+ 0.75% of amount

Minimum fee of 50¢

International payouts

Send money directly to recipients in 50+ countries with your choice of payment rail and speed.

\$1.50

per payout

cross-border fees starting at + 0.25% ?

FX fees starting at + 0.5% ?

[See pricing details >](#)



Issuing

Infrastructure to create and manage virtual and physical cards.



[Get in touch](#)

fees to Connected Accounts.

International payments

Support international card payments for your business or your customers.

1% + 30¢

for cross-border transactions.

+ 1% if currency conversion is required

[Contact sales >](#)

Revenue and finance automation

Streamline critical business processes with modular billing, tax, revenue reporting, and data analysis tools that work seamlessly together.



Billing

Subscription management software for recurring, usage-based, and one-time billing.

[Start now](#)

- ✓ Respond to user demand faster with flexible pricing models.
- ✓ Increase revenue and reduce churn with Smart Retries and recovery workflow automations.
- ✓ Save engineering time with no-code tools or our composable APIs.

Choose a plan

Pay monthly

Annual subscription. Paid monthly. Based on a volume tier that works for your business.

Starting at \$620.00

per month, 1-year contract ?

Pay as you go

Pay for what you use. No recurring fees. Best for low or unpredictable volume.

0.7%

of Billing volume ?

[Compare plans >](#)



with faster, more granular, and more comprehensive

- ✓ Get compliant quickly with no-code and low-code setups.
- ✓ Receive alerts when you reach a sales tax, VAT, or GST threshold and need to collect taxes.
- ✓ Scale with confidence by automating tax calculations and collections in 100+ countries.
- ✓ Increase your finance team's efficiency by easily registering and filing taxes in 90+ countries.

Choose a plan

Tax Complete

All-in-one tax compliance—including automated threshold monitoring, registrations, calculations, and filings.

Starting at \$90.00
per month, 1-year contract ?

Tax Basic

This plan includes only automated tax calculations for businesses that operate in limited regions.

No-code Integration
0.5%
per transaction, where you're registered to collect taxes ?

API Integration
50¢
per transaction, where you're registered to collect taxes ?

[Compare plans >](#)



Stripe Sigma

An interactive SQL environment for analyzing your Stripe data and creating custom reports.

[Start now](#)

- ✓ Get faster, more comprehensive insights using SQL or AI-powered natural language prompts.
- ✓ Make confident, data-driven decisions with fully customizable reporting.
- ✓ Keep teams in sync and save time with scheduled reports.

Monthly subscription

Flexible monthly plan—cancel anytime.

\$15.00
per month ?

Try for free for 30 days

Annual subscription

Save more with an annual plan, paid monthly.

Starting at \$10.00
per month, 1-year contract ?

Try for free for 30 days

[Compare plans >](#)



?

Save more with an annual plan, paid monthly.

?

 Try for free for 30 days

[Compare plans >](#)



Revenue Recognition

[Start now](#)

Automated revenue reporting to streamline accrual accounting.

- ✓ Close books quickly and accurately with automated accounting reports and dashboards.
- ✓ Easily review finances and audit in real time.
- ✓ Stay compliant with ASC 606 and IFRS 15.

Choose a plan

Monthly subscription

\$25.00

Flexible monthly subscription—cancel anytime. Best for businesses with low or unpredictable payment volume.

per month ?

 Try for free for 30 days

Annual subscription

Starting at \$190.00

Annual subscription, paid monthly. Best for businesses with higher payment volume looking to maximize savings.

per month, 1-year contract ?

 Try for free for 30 days

[Compare plans >](#)

More



Financial Connections

[Start now](#)

Secure access to users' financial accounts.

- ✓ Maximize conversion with an embedded authentication flow.
- ✓ Instantly verify bank accounts from 5,000 financial institutions.
- ✓ Reduce development time with a single integration.



\$1.50

[See pricing details >](#)



Identity

Verification tools that confirm the identity of global users.

[Start now](#)

- ✓ Reduce fraud losses by identifying high-risk users.
- ✓ Streamline a crucial part of your KYC compliance requirements.
- ✓ Save engineering and ops time with centralized ID verification.

ID document and selfie verification

Capture and verify the authenticity of global ID documents. Use biometric verification to match ID photos with selfies of the document holder.

\$1.50
per verification ?

ID number lookup

Allow users to key-in name, date of birth, and local government ID number. Validate against government and third-party databases (only available for US SSNs).

50¢
per lookup

[See pricing details >](#)



Atlas

Software to quickly incorporate your startup.

[Start now](#)

- ✓ File your incorporation paperwork in minutes.
- ✓ Use documents trusted by law firms, tax attorneys, and venture capital investors.
- ✓ Get over \$50K in discounts and perks.

Incorporate your company

Incorporate your company, get your EIN, issue equity, and file your 83(b) tax election.

\$500.00
one-time setup fee (includes government fees
and your first year of registered agent services)
[See pricing details >](#)



Climate

Tools to remove carbon as you grow your business.



[Start now](#)

Custom pricing

Join leading enterprises on Stripe

Create tailored solutions to help you expand into new markets, optimize payments performance, automate revenue and finance workflows, monetize financial services, and more.

Contact sales

Build your custom package

Work with our sales team to design a solution that meets your needs:

-  Payments
-  Connect
-  Billing
-  Radar
-  Invoicing
- ... and more

Get the support you need

- ✓ Technical account management
- ✓ Professional Services
- ✓ Certified implementation partners



Flexible structures

IC+ pricing, discounted flat rates, subscriptions, and buy-rates for platforms.



Volume-based discounts

Discounts based on volume tiers, commitments, and product usage.



Global single rates

Optional aggregated pricing for all markets, allowing you to go global with ease.

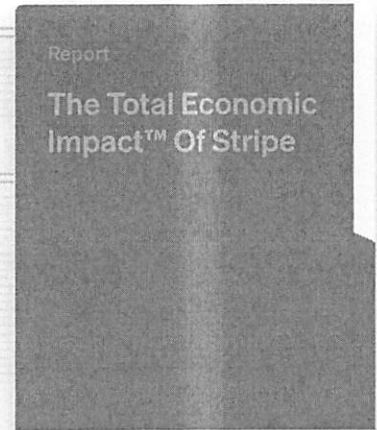
Cost transparency

Dashboards, tools, and APIs that give you transparency into your costs.

Integrating Stripe provides a 326% return on investment

Forrester's Total Economic impact study suggests a more than 3x return on investment among businesses that deployed Stripe.

[Read the report >](#)



100+ category leaders each process more than \$1 billion per year on Stripe.

Millions

BMW owners using ConnectedDrive Store

350+

US dealerships

Learn why BMW chose Stripe to power ecommerce and payments



FAQs

How are payment fees calculated?



Will I be charged tax?



Are there additional fees for refunds?



Do you have setup fees or monthly fees?



Do you offer any discounts?



Ready to get started? Get in touch or create an account.

Access a complete payments platform with simple, pay-as-you-go pricing, or contact us to design a custom package specifically for your business.

[Start now](#)

[Contact sales >](#)



See our customers

From startups to Fortune 500s, explore how millions of businesses use Stripe to start and scale their companies.

[Learn more >](#)



Explore the docs

Start building your integration and accept your first payment in minutes. Stripe libraries are available in every language from Ruby to Go.

[Read the docs >](#)

¹ Stripe Radar for Fraud teams and Stripe Connect with platform-controlled pricing are priced separately.



stripe

📍 United States (English)

Products & pricing

Pricing
Atlas
Authorization Boost
Billing
Capital
Checkout
Climate
Connect
Data Pipeline
Elements
Financial Accounts
Financial Connections
Identity
Invoicing
Issuing
Link
Payments
Payment Links
Payouts
Radar
Revenue Recognition
Stripe Sigma
Tax
Terminal

Solutions

Enterprises
Startups
Agentic commerce
Crypto
Ecommerce
Embedded finance
Finance automation
Global businesses
In-app payments
Marketplaces
Platforms
SaaS
AI companies
Creator economy
Hospitality, travel, and leisure
Insurance
Media and entertainment
Nonprofits
Retail

Integrations & custom solutions
Stripe App Marketplace
Partner ecosystem
Professional services

Developers

Documentation
API reference
API status
API changelog
Libraries and SDKs
Developer blog

Resources

Guides
Customer stories
Blog
Sessions annual conference
Privacy & terms
Prohibited & restricted businesses
Licenses
Sitemap
Cookie settings
Your privacy choices
More resources

Company
Jobs
Newsroom
Stripe Press
Contact sales

Support
Get support
Managed support plans
CA residents: +1 888 926 2289

Sign in >

