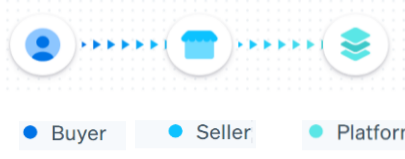
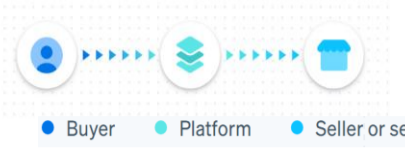
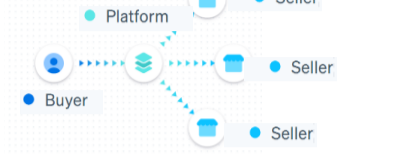
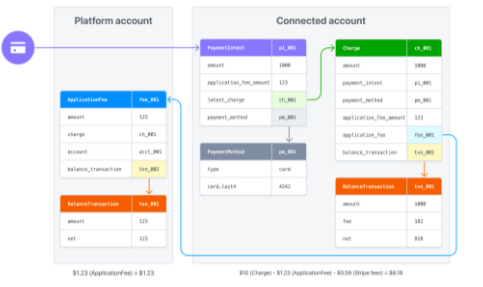

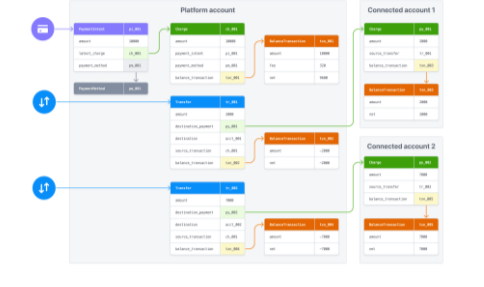
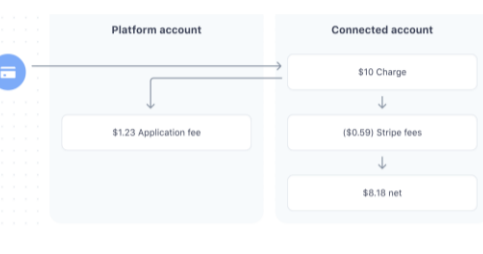
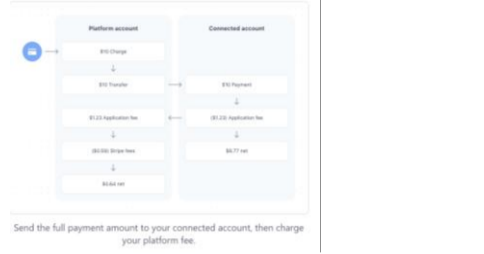
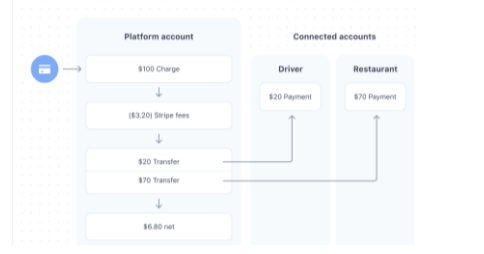


STRIPE CONNECT - Comparison

	STANDARD – Direct Payment	STANDARD – Destination payments	EXPRESS - Multiple destination payments & transfers
Links	https://docs.stripe.com/connect/direct-charges	https://docs.stripe.com/connect/destination-charges	https://docs.stripe.com/connect/separate-charges-and-transfers
Control how funds flow	Buyers transact with sellers. The platform may take fees from the transaction.	Buyers transact with the platform, which transfers funds to the seller after collecting its platform fees.	Separate charges and transfers - A buyer makes a purchase and the platform later transfers different amounts from the charge to multiple sellers.
			
			
		 Send the full payment amount to your connected account, then charge your platform fee.	 Send the balance after platform fee to your connected account.
Buyers bank statement	Shows Sellers stripe details - Unknown?? - This could make chargebacks more likely if a seller doesn't have stripe branding set up well	Shows platforms stripe details	Shows platforms stripe details
Stripe onboarding, verification and compliance	FREE	FREE	A\$2 per active user per month
Transfer fees to Seller (payouts)	FREE	FREE	0.25% of payout + \$0.25
Tradly order information given to seller	Unknown??	The meta data send on each transfer to the seller is lost. This means if a seller wants to issue a refund, there is no meta data with the tradly order number sent to them. For sellers with many transactions this could be problematic.	unknown??
Payout (transfer) timing to Seller	Fixed by tradly - on Delivery	Fixed by tradly - on Delivery	Set your own
Payout to multiple destination accounts	No	No	YES
Charge for instant payouts	No	No	Yes - Some marketplaces and platforms choose to monetise Instant Payouts, offering the convenience for a fee. If you monetise Instant Payouts, Stripe supports two methods of fee collection: Application Fees and account debits
Charge subscriptions to Seller	Yes	Yes	Yes
Stripe Transaction Fees	1.75% + A\$0.30 domestic cards 3.5% + A\$0.30 international cards	1.75% + A\$0.30 domestic cards 3.5% + A\$0.30 international cards	1.75% + A\$0.30 domestic cards 3.5% + A\$0.30 international cards
Chargeback Liability	Seller - the reversal and fee is passed to the seller as they received the payment	Platform - the platform can attempt to recover funds from the connected account by reversing the transfer but they may not have an available balance for this to work so ultimately the platform is liable	Platform - the platform can attempt to recover funds from the connected account by reversing the transfer but they may not have an available balance for this to work so ultimately the platform is liable
Chargeback Fee (on top of original transaction amount)	\$20 to Seller	\$20 to Platform	\$20 to Platform
Refunds Process	Seller responsible for refunds from stripe account dashboard	Seller reverses transfer on their dashboard sending the transfer back to the platform, the Platform then refunds the transaction to the buyer OR Platform refunds customer and reverses the transfer to seller (only works if seller is in credit) or covers the shortfall of the transfer amount	Seller reverses transfer on their dashboard sending the transfer back to the platform, the Platform then refunds the transaction to the buyer OR Platform refunds customer and reverses the transfer to seller (only works if seller is in credit) or covers the shortfall of the transfer amount
Refunds can be initiated in tradly?	No	No	Unknown??
Refunds status recorded in tradly	No	No	Unknown??