

# STRIPE PRICING ARCHITECTURE: STRATEGIC TEARDOWN & \$10M REBUILD

*The \$15k Conversion Architecture Blueprint*

- Fixing **Information Architecture**(IA),
- Correcting **Value Prioritization Flaws**,
- Eliminating **Cognitive Friction**
- Accelerating **Time-to-Value (TTV)** &
- Recovering Perceived **ROI** Leaks (**Targeted \$10M**)



November 2025

**Presented By:** SJ,  
Conversion Architect & Funnel Strategist,  
Radz Designs

# CONVERSION TARGET & STRATEGIC OUTCOME

## This Audit is Sequenced To:

- Increase Uptake in High Value Custom Tier
- Accelerating **TTV** → Prevent **ROI** Leaks
- Establish **Zero Friction Path** for
  - Smooth Conversions,
  - Higher Plan Commitment Confidence
  - **Onboarding Completion**

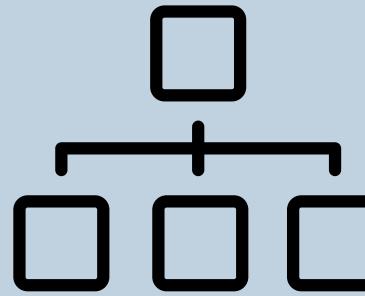
## By Resolving:

- **Structural Pricing Architecture Flaws**
- **Cognitive Overload & Clarity Anxiety Triggers**
- **ROI Visibility Gaps**
- Feature & Pricing Plan Chaos



# DIAGNOSIS 1:

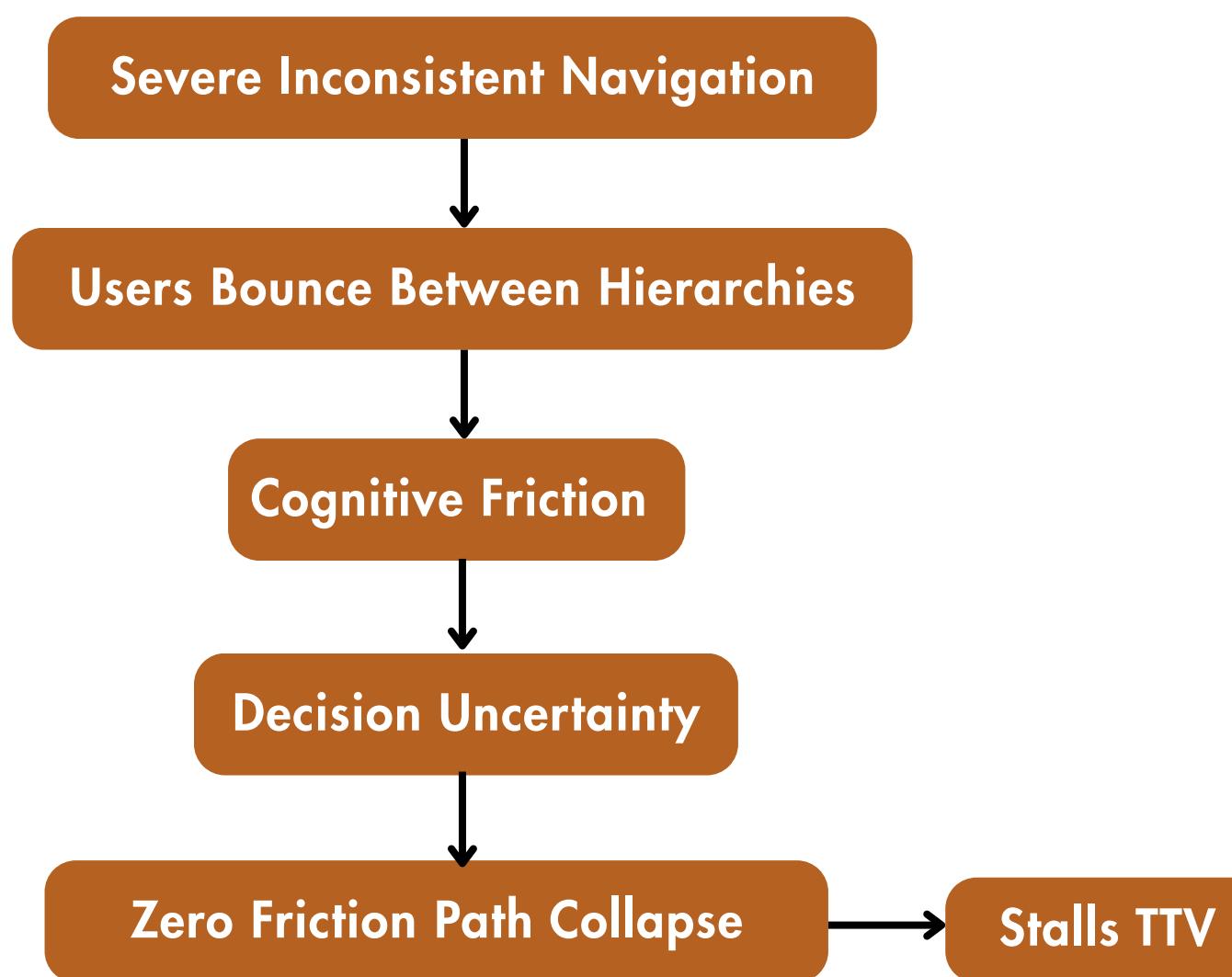
## STRUCTURAL & USABILITY PAIN



Radz

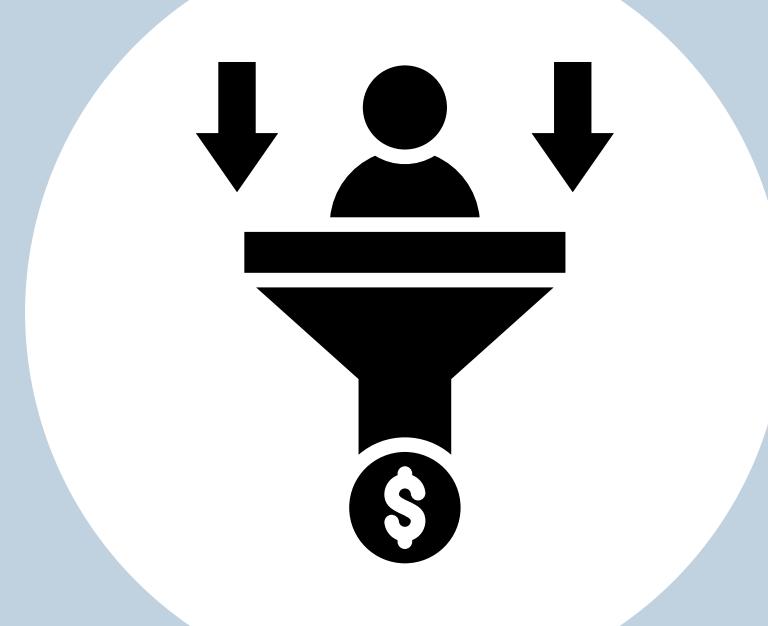


### Flaw 1: Overlapping Hierarchies → Zero-Friction Path Collapse



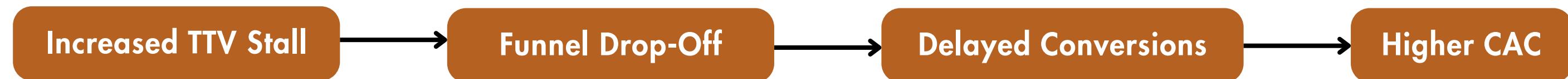
### Flaw 2: Cognitive Overload Crisis → Unmanaged Clarity Anxiety

- Lack of **Pricing Transparency** → Difficulty in Market Comparisons
- Blending Tiers, Features & 6 Modular Packages in Pricing Page leads to →
  - **Cognitive Dissonance**
  - **Choice Ambiguity &**
  - **Decision Paralysis**
- Information Hidden in Multiple Buttons Results in →
  - **Clarity Anxiety**
  - **Delayed TTV**



# DIAGNOSIS 1: REVENUE & FUNNEL IMPACT

**Flaw 1: Overlapping Hierarchies → Zero-Friction Path Collapse**



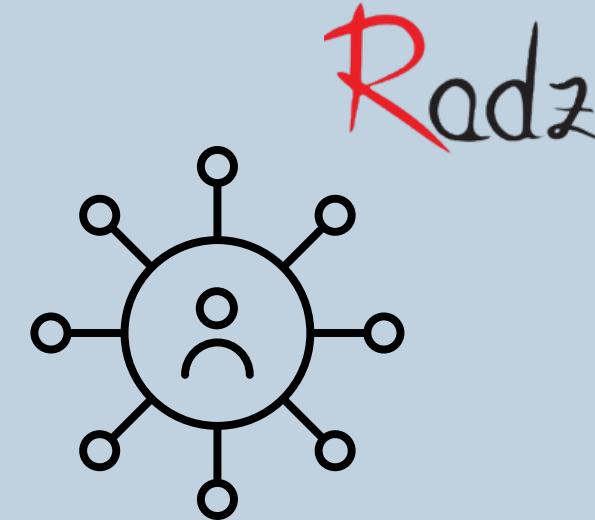
**Flaw 2: Cognitive Overload Crisis → Unmanaged Clarity Anxiety**

- High Initial Bounce Rate
- Decision Postponement

→ Compromise the Efficiency of **Top-of-Funnel (TOFU)** → Impede **Revenue Acceleration**.

# DIAGNOSIS 2:

## CONVERSION OPTIMIZATION BARRIERS: VALUE PRIORITIZATION FLAW



### Flaw 1: Strategic Communication Gaps → Diluting User Destination

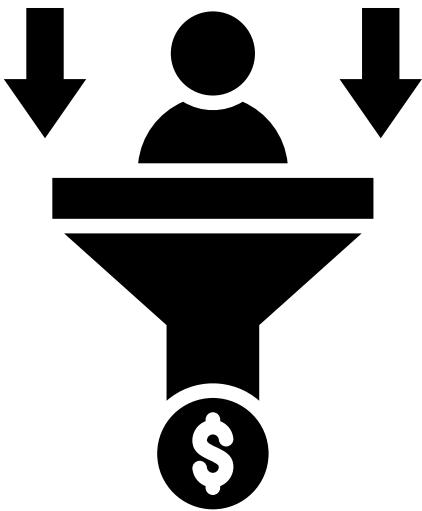
- **Barrier for New SMBs:**
  - Consistent Jargon Usage
  - Unclear **Value Engineering**
  - **Feature Dump** with No Hierarchy
- **Value Prioritization Flaw** In Pricing Tiers:
  - **Clarity Gaps** due to Non-Integration of
    - Social Proofs &
    - Critical **ROI** Claims
  - Out-of-Place Modular Product (**Atlas**) Integration in Pricing Section

### Flaw 2: Pricing Clarity Deficits → Eroding Enterprise Trust

#### Barriers for Enterprise Custom Plan:

- **Navigating** Multiple Package leads to:
  - Delayed **TTV**
  - Unmanaged **FUD**\*\* over the Right Fit
- Lack of **Transparency** from:
  - Unclear Cost Structure
  - Potential **Hidden Costs** Not Mentioned
- Missing Pricing Comparison Framework → Blocks Competitive Superiority
- Lack of Financial Clarity → Undermines **Trust & Confidence**

\*\*Fear, Uncertainty, Doubt

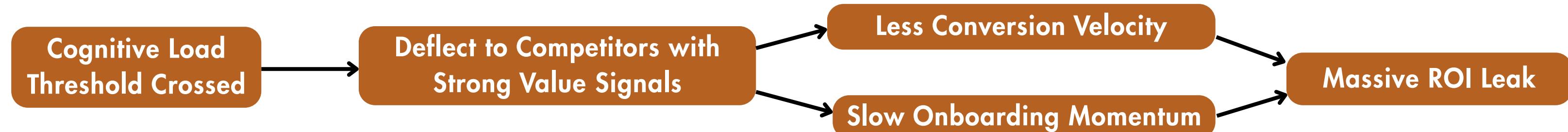


# DIAGNOSIS 2: REVENUE & FUNNEL IMPACT

## Flaw 1: Strategic Communication Gaps → Diluting User Destination

Conversion-Ready Prospects Experience:

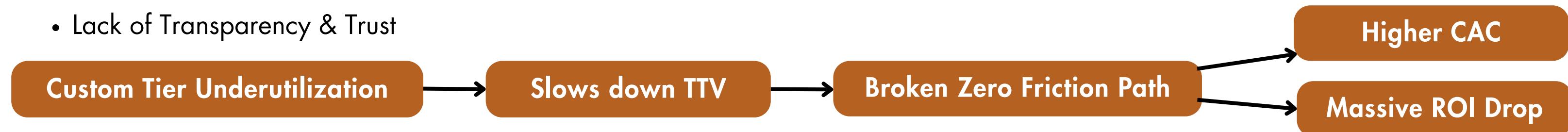
- Low Path Efficiency
- High Friction Density



## Flaw 2: Pricing Clarity Deficits → Eroding Enterprise Trust

Custom Tier Sales Qualified Leads (SQL) experience:

- Value Visibility Gaps
- Clarity Anxiety
- Unmanaged FUD
- Lack of Transparency & Trust





# DIAGNOSIS 3:

## DECISION JOURNEY FAILURES:

# STRUCTURAL ONBOARDING & CONVERSION CONFIDENCE COLLAPSE



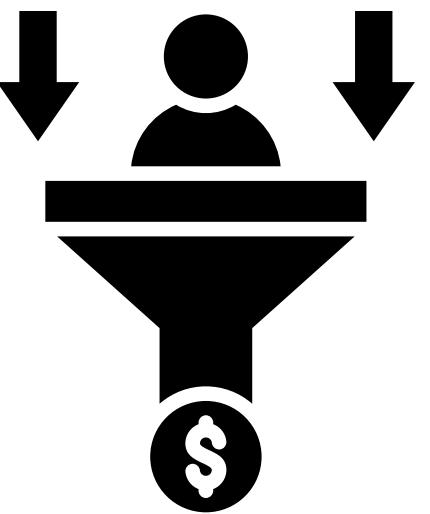
### Flaw 1: Chaotic Guidance System → The Onboarding Momentum Trap

- **Chaotic Guidance System:**
  - Assumes Prior Product Knowledge
  - No System Assistant / AI Guidance
  - No Guidance for Right Plan Selection
- **Decision Latency** triggers:
  - Delay in TTV
  - **Onboarding Momentum Trap**
- **Cognitive Load Threshold:**
  - Creates Unmanaged FUD
  - Blocks **Zero Friction Path**
  - **Funnel Abandonment**
  - Migration to Competitor

### Flaw 2: Fragmented Social Proofs: Failure in FUD Mitigation

**Social Proofs** Reduce Risk & Drive **High-Value Conversions**.

- **Current Proofs are:**
  - **Fragmented**
  - Lack **Strategic Placement** Near **Critical Decision Points** (Pricing CTAs).
  - Fails to Offer Psychological Reassurance
- Erodes **Conversion Confidence** Resulting in:
  - **FUD** Around Commitment
  - **Decision Friction** &
  - **Slows Onboarding**



# DIAGNOSIS 3: REVENUE & FUNNEL IMPACT

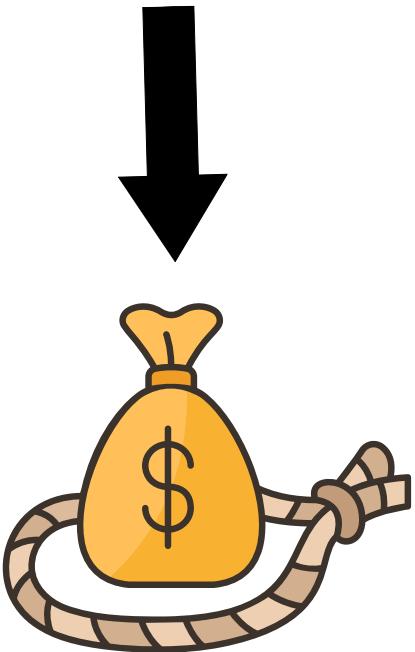
## Flaw 1: Chaotic Guidance System → The Onboarding Momentum Trap

- Loss of **SQLs**
- **ROI** Generation Compromised by at least **20-30%**
- Reduction in **Referral Momentum**
- Increased **CAC**



## Flaw 2: Fragmented Social Proofs: Failure in FUD Mitigation

- Reduction in **Conversion Velocity** delays **TTV**
- **Zero-Friction Path** Movements Slow
- Increased Number of **Cold Prospects**
- Less **Trial Conversions**



# PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: HERO SECTION

Original Headline:

***"Pricing Built for Businesses of All Sizes."***

Proposed Sub-Headline:

***"Optimize Payments, Add New Business Models/Revenue streams, Scale Globally with Fraud Detection and Compliance."***



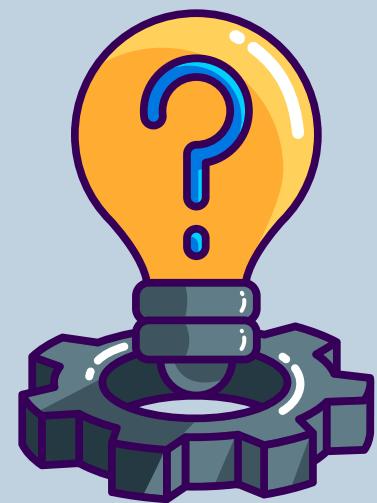
Proposed Headline:

***"Grow Your Business with 326% ROI"***

Proposed Credibility Line:

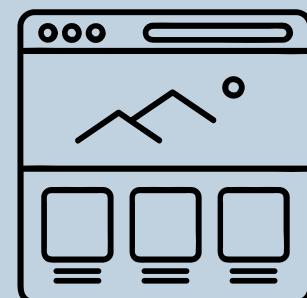
***"Forrester's Total Economic Impact Study Suggests More than 3x ROI for Stripe-Using Businesses."***



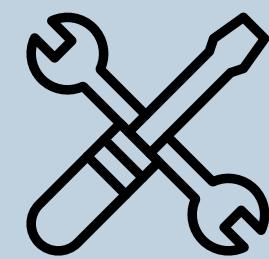


# HERO SECTION RATIONALE: ANCHORING THE \$10M RECOVERY

	<b>Headline:</b>  <b>Value Visibility Gap &amp; TTV Stall</b>	<b>Sub-Headline:</b>  <b>Information Architecture &amp; Cognitive Overload</b>	<b>Credibility Line:</b>  <b>Fragmented Social Proofs</b>
<b>Problem Solved:</b>			
<b>Action:</b>	Replace Vague Copy → High-Stakes, Quantified Financial Outcome <b>(326% ROI)</b>	Subheadline Summarizes 6 Modular Products into <b>4 Clear User Benefits</b>	Strategic Placement of the Forrester Study.
<b>Result:</b>	<b>Clear User Destination</b> → Accelerates the Perceived <b>TTV</b> → Eliminates <b>FUD</b> for Decision Making	Links Complex Product Suite to Simple Executive Goals: → Resolves <b>FUD &amp; Clarity Anxiety</b> → Establishes <b>Zero Friction Path</b> for Conversions	Immediate, Third-Party Validation → Reinforces <b>Top of the Funnel</b> <b>Conversion Confidence</b>



# PROPOSED \$10M REBUILD:



Radz

## THE ROI RECOVERY PATH: STRUCTURAL LAYOUT FIX

### Core IA Fix: Separation of Concerns

- Permanent Separation of Pricing Structure (**Standard vs. Custom**) from the Product Suite (**Core Features & Modular Products**)
- A New Separate Section For Core Features & Modular Products
- Clarification that Modular Products are Available to Both Pricing Tiers



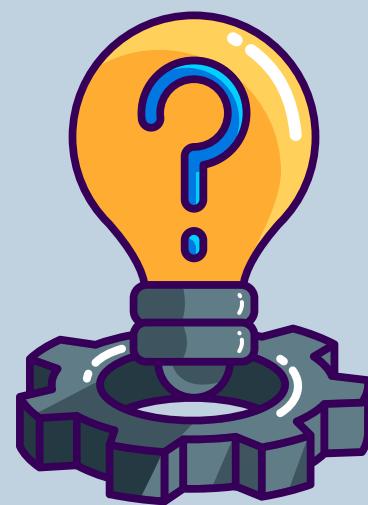
### Implementation : Responsive Design for Zero-Friction Path

#### Desktop View:

- Side-by-Side Comparison Table Displaying **Standard & Custom Plans** Simultaneously → Easy, High-Stakes Financial Comparison

#### Mobile View:

- Tabbed Toggle Interface, allowing users to Switch between Plans with a Single Tap
- Display **Only One Plan at a Time** to Reduce **Cognitive Load** & Eliminate Horizontal Scrolling.



# AYOUT RATIONALE: ANCHORING THE \$10M RECOVERY

## Solving Overlapping Hierarchies

- **Action:** Separating Pricing Structure from Product Suite with Necessary Clarifications
- **Result:** Resolves the **Value Prioritization Flaw** → Prospect Understands Platform's **Value Components Before its Cost**

## Mitigating Decision Paralysis & Accelerating TTV

### Desktop Side-by-Side View:

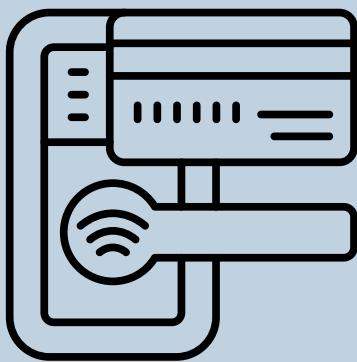
- All Costs Presented Simultaneously → Closes **Value Visibility Gap** → **Resolves Pricing Clarity Deficits (Enterprises)**

### Mobile Tabbed Toggle:

- Eliminates **Information Density** that Causes **Maximum Cognitive Overload** on Small Screens
- User's **Onboarding Momentum** Maintained

### Overall Impact:

- High Value **ROI** Anchor → Drives Confident selection of **Custom Tier**
- Enhances the **Zero-Friction Path** for both Mobile & Desktop Users by Resolving **Cognitive Overload Crisis**



# PROPOSED \$10M REBUILD: PRICING TIER OPTIMIZATION & CLARITY FIX

Radz

## Proposed Pricing Tier

Plan Details	Standard	Custom
<b>Pricing</b>	Simple, <b>Pay-as-you-Go</b> model. Cancel Anytime. All Core Features Included.	Tailored Solutions for Your Business Optimization & Cost-Savings through <b>Volume &amp; Multi-Product Discounts</b> with <b>Country Specific Rates</b> .
<b>Best For</b>	<b>Start-ups to Mid-sized Businesses</b> Focusing on <b>Growth</b>	<b>High Volume, Multi-Product Enterprises</b> with <b>Unique Business Models</b>
<b>Set up</b>	<b>Instant Onboarding</b> . No Setup Fees, Monthly / Hidden Fees.	Custom Implementation through an <b>Expert Dedicated Sales &amp; Support Team</b> to Guide
<b>Payment Methods</b>	<a href="#">[Link to Core Features]</a>	<b>Optional Global Pricing</b> for All Markets, Flexible Structures with Discounted Flat Rates, Subscriptions & Buy Rates for Platforms. <b>Cost Transparency &amp; a Single Integration</b> that Works Across <b>47 countries, 50+ Payment Methods &amp; 135 Currencies</b> .
<b>Support</b>	<a href="#">[Link to Core Features]</a>	In Addition to <b>Core Features</b> , the Enterprise gets <b>Technical Account Management</b> & Certified Implementation Partners, <b>Priority Support &amp; One-Click Checkouts</b> .
<b>Payment Rates</b>	2% for Cards issued in [Country]. 3% Outside [Country]	<b>Custom Discounted Rates</b> based on Volume Tiers, Commitments, & Product Usage.
<b>Security Compliance</b>	<a href="#">[Link to Core Features]</a>	<a href="#">[Link to Core Features]</a>
<b>Payment Optimization</b>	<a href="#">[Link to Core Features]</a>	Quickly Adapt to Changing Customer Behavior, Reduce costs, Improve Authorization & <b>Minimize Fraud</b> .



Get Started

Contact Sales Team



# PRICING TIER OPTIMIZATION RATIONALE: STANDARD & CUSTOM

Radz

## Resolving the Value Prioritization Flaw (Standard Tier)

### Objective:

- Eliminate all Potential **FUD** for New Users → Streamlines **Zero-Friction Path**
- Key Messaging like *"No set up fees, monthly or hidden fees"*
- Resolves Pricing Clarity Deficits

### Impact:

- High Cognitive Fluency & a Rapid TTV, Stopping Bouncing,
- Ensure they are not Custom Tier Targets

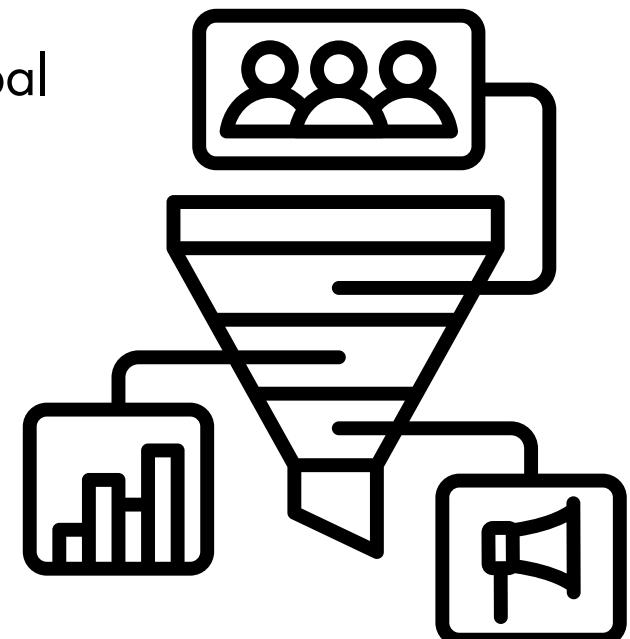
## The \$10M Custom Tier Optimization Fix

### Objective:

- Reframe the Offering in **Executive Language**:  
→ "Cost transparency" & "Optional aggregated pricing" to Resolve:
  - Lack of Transparency
  - Custom Tier Underutilization
- Shift Financial Framing from **Discounted Rates** to **Tailored Solutions**:
  - Connects the Fees Directly to a Strategic Financial Outcome rather than Transaction Costs

### Impact:

- Resolves FUD around Hidden Costs & Global Complexity
- Solves Value Prioritization Flaw





# PRICING TIER OPTIMIZATION RATIONALE: CORRECTING THE CHAOTIC GUIDANCE SYSTEM

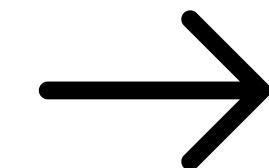
Radz

## Objective:

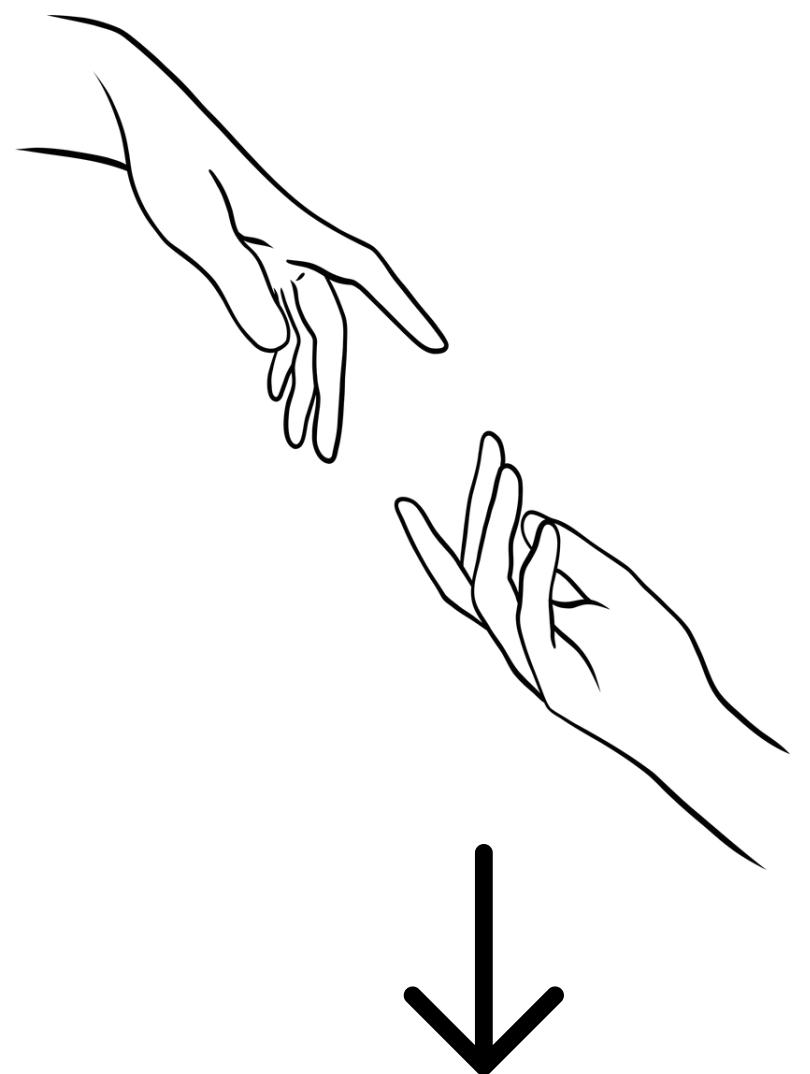
- Transform the Contact Mechanism into a Bespoke Service Offering,
- Detail the "Custom Implementation through an Expert Dedicated Sales & Support Team"

## Impact:

- Corrects the **Chaotic Guidance System**
- Establishes a **Hand-Holding Process for High-Value Prospects**.
- Provides the Necessary **Onboarding Momentum** → Drives User directly to the Contact Sales team CTA
- Maximizes the Yield of the **Highest ROI Funnel**.



Low Enterprise CAC,  
More ROI Pipeline



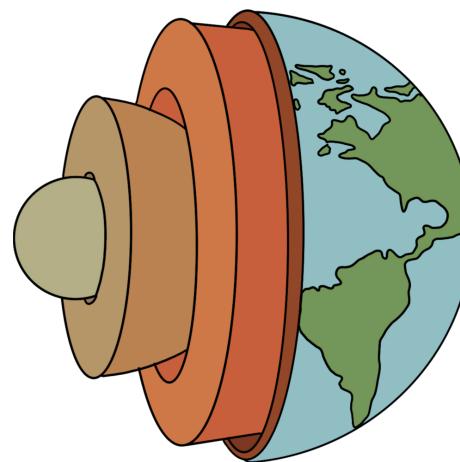
# PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING CORE FEATURES

## Proposed Core Features Page Structure:

Radz

### “Core Features : The Strategic Foundation for Pricing”

- **Global Growth Scope:**
  - Access 195 Countries & 135+ Currencies Seamlessly
  - 100+ Local & Global Payment Methods for Your Convenience
  - Leverage a Single Integration for Streamlined International Access.
- **Conversion-Optimized Checkout**
  - Easy-to-Use flexible user-interface, pre-built payment forms and accelerated checkouts
  - Enable no-code payments and instant platform/marketplace onboarding
  - Use embedded components and platform/risk management tools
- **Smooth Payouts & Smart Performance:**
  - Fast, predictable payouts with flexible options and like-for-like settlement.
  - Payment Optimization via real-time retries, auto-updated cards, and customer authentication.
  - Full payout transparency and in-built fraud analytics.



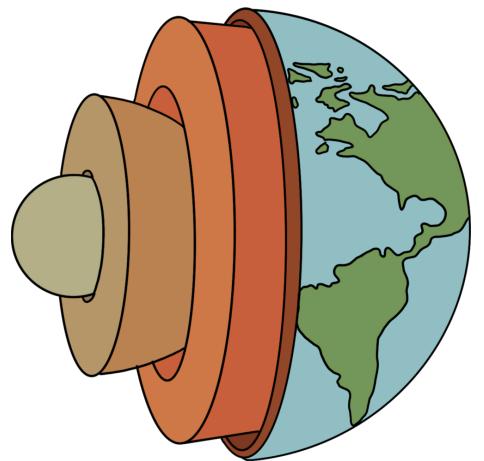
# PROPOSED \$10M REBUILD:

Radz

## THE ROI RECOVERY PATH: REFRAMING CORE FEATURES

### Proposed Core Features Page Structure (Contd...)

- **Security, Reliability & Compliance**
  - 99.999% average historical uptime.
  - Built-in fraud prevention through advanced machine learning systems.
  - Full PCI compliance and global regulatory licenses.
- **24/7 Expert Support**
  - Around-the-clock support via phone, chat and email.
  - Access technical support on Discord
  - Benefit from industry-leading documentation



#### Overall Impact:

- Resolves **Clarity Anxiety** around **Global Payments, Checkouts & Payouts**.
- Establishes Clear **User Destination** & Ensures **Zero Friction Path**.
- Faster **Onboarding Momentum** → Lower **CAC & Higher ROI**.

# PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING MODULAR PACKAGES

## Proposed Modular Features Sub-Page Structure\*\*

Radz

### “Explore Additional Pricing Features”

“Discover pricing modules for the full Stripe platform. From global payments, money management, revenue and finance automation to even business incorporation.”

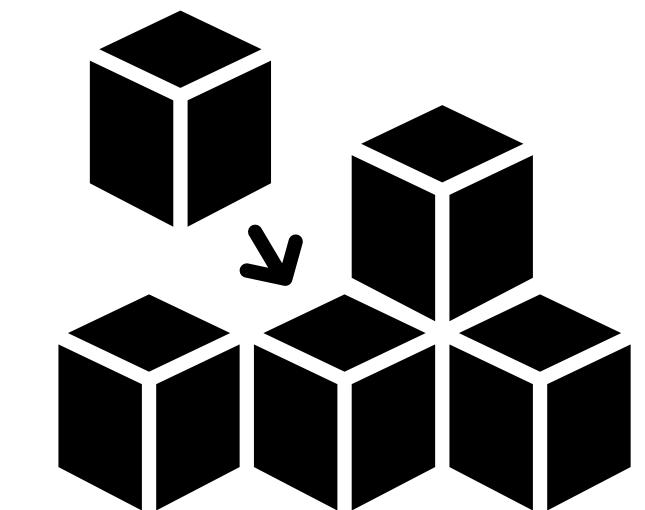
*Click each to know more*

#### 1. Global Payments

- **Payment** (online payment platform for growth & expansion)
- **Radar** (advanced fraud detection & prevention tools)

#### 2. Money Management

- **Connect** (embedded payments for platforms and marketplaces)



# PROPOSED \$10M REBUILD: THE ROI RECOVERY PATH: REFRAMING MODULAR PACKAGES

## Proposed Modular Features Sub-Page Structure\*\*

Radz

### 3. Revenue & Finance Automation

- **Billing** (flexible subscription management software)
- **Invoicing** (global invoicing software)

### 4. Business Incorporation & More

- **Atlas** (software to quickly incorporate your startup)

### Overall Impact:

#### Objective:

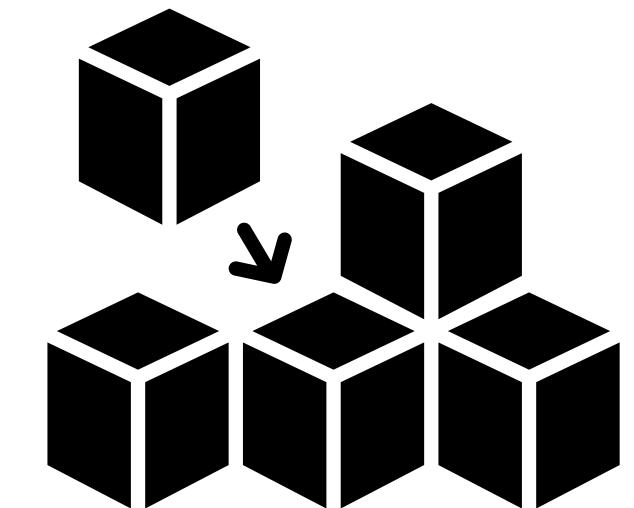
- Define the Complete Platform Ecosystem & Show Enterprise Utility.

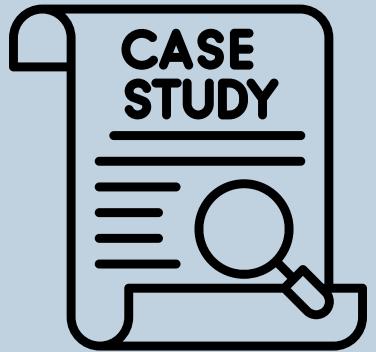
#### Result:

- Solves Overlapping Hierarchies → Clearly Compartmentalizing the Complex Offering → Mitigates Cognitive Overload

#### Strategic Outcome:

- Establishes the Full Spectrum of High-Value Services
- Supports Custom Tier Adoption & Ensures Maximum **LTV (Lifetime Value)**.





# PROPOSED \$10M REBUILD:

## THE ROI RECOVERY PATH:

### SOCIAL PROOF INTEGRATION STRATEGY

Leveraging the Amazon TEI Case Study

#### Placement 1:

The Full Amazon Case Study Summary in Stripe Website/App Must be **Placed Immediately Beneath** the Entire **Side-by-Side Pricing Table**.

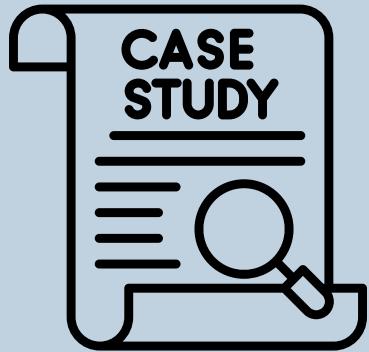
#### Rationale:

- Corrects the Fragmented Social Proofs failure
- Resolves **FUD** via
  - Third-party Validation
  - Psychological Reassurance
  - Emotional Resonance
- Reduces **Decision Friction** at the most critical point of the **sales funnel**

#### Impact

- Confirms that the Platform can Handle Enterprise-level Demands like:
  - Global Complexity,
  - Expansion &
  - Speedy transactions





# PROPOSED \$10M REBUILD:

## THE ROI RECOVERY PATH:

### SOCIAL PROOF INTEGRATION STRATEGY (CONTD...)

#### Leveraging the Amazon TEI Case Study

##### Placement 2:

- **Key Excerpts from the Case Study:**
  - Hyper-integrate into the Core Features & Modular Product section to provide micro-justification
- **Specific Parts:**
  - The quote "*it got us into a lot of different countries quickly*" should be placed near the Global Growth Scope and Global Payments add-on categories.
  - The Reference to **BLIK Optimization** should be placed near the Conversion-Optimized Checkout core feature
- **Outcome:**
  - Demonstrates Concrete Adaptation → Solves the Chaotic Guidance System





# PROPOSED \$10M REBUILD:

## THE ROI RECOVERY PATH:

### THE EXECUTIVE SUMMARY OF STRUCTURAL FIXES

Made Stripe's Complex Pricing Page a More User-Friendly & a Clear, Value-Driven Asset by:

#### Fixing Header:

- Clear Value Proposition (**326% ROI**)
- Closed Value Visibility Gap by addressing "**Why Pay Stripe**"

#### Fixing IA:

- Created distinct Standard and Custom Pricing Tables with **Device-Specific Views**
- Eliminated Overlapping Hierarchies → Removed **Clarity Anxiety**

#### Eliminating Cognitive Overload:

- Consolidated Basic Information into the Scannable Core Features list
- Reduced Redundancy by over **40%** in the Main Comparison Tables



Radz



# PROPOSED \$10M REBUILD:

## THE ROI RECOVERY PATH:

### THE EXECUTIVE SUMMARY OF STRUCTURAL FIXES

#### Solving Modular Confusion:

- Created a clean, categorized list of the Modular Packages
- Solved Value Prioritization Flaw and
- Clear Guidance System to specialized products without navigation chaos

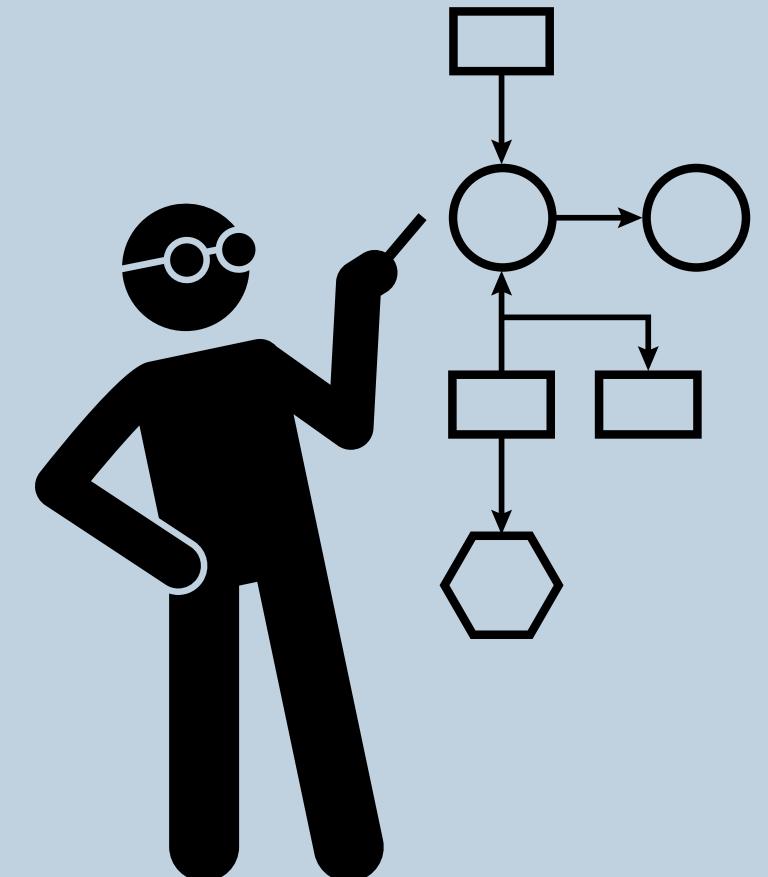
#### Strategy Validation → Strong Social Proof:

- The Amazon case study directly validates the core value proposition of speed, global reach, and custom optimization
- Served as critical FUD Mitigation

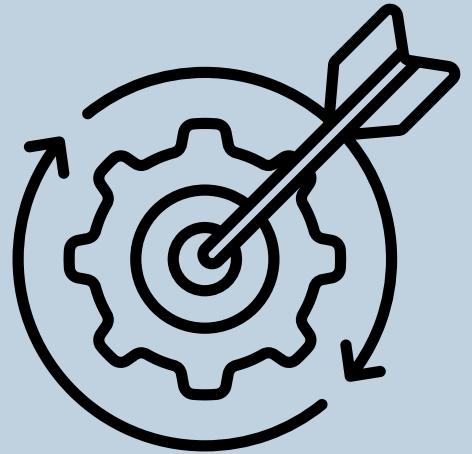
#### Overall Impact:

Users—from SMBs to Enterprise—Can Quickly Find the Pricing Info they need →

- Faster Decisions,
- Lower Friction,
- Stronger Conversion Flow.



Radz



# EXPECTED OUTCOMES & HYPOTHESIS

\$10 million

## Recommendation for Implementation:

- Launch a Single A/B test (Challenger vs. Control) → Measures accurately the Full Impact of **IA Overhaul**.

## Hypothesis:

- We hypothesize that the combination of
  - Quantified value,
  - Structural clarity, and
  - Enhanced Custom Tier positioning

Will significantly accelerate the decision journey.

## Solution Objective:

- To Eliminate **Decision Paralysis** &
- Drive High-Volume, High-Value leads Faster along the **Highest ROI funnel**.

## Projected Outcome:

- **20% to 30% increase in High-Value Conversions** (Custom Tier inquiries)
- **15% Reduction in Bounce Rate** on the Pricing Page due to immediate **Cognitive Overload Mitigation**.
- **Immediate Recovery of Potential \$10M ROI leak** by Optimizing Flow for **Enterprise Customers**