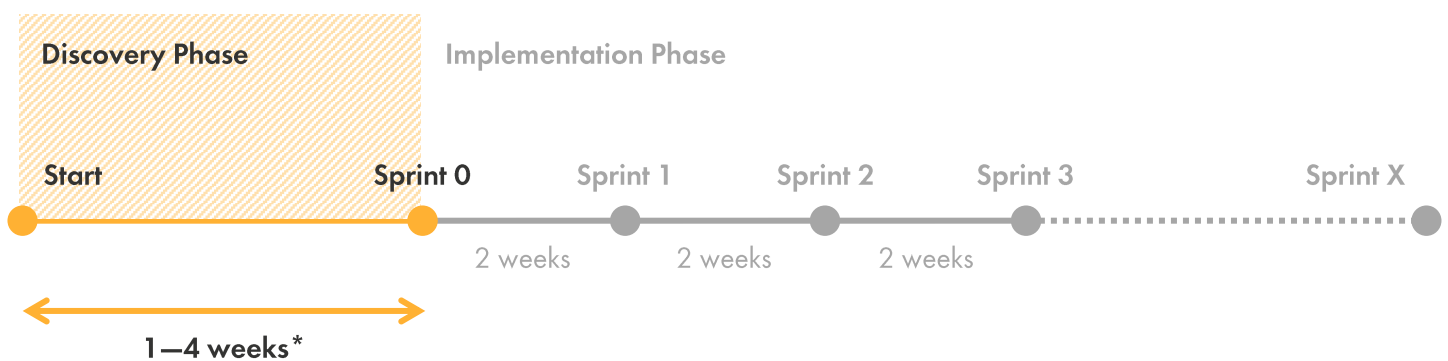


DataArt's Approach to Stripe Integration

Stripe Integration Framework

Discovery Phase



*What is the Discovery Phase duration?

By the end of our first meeting, we will know when we define the Discovery Phase scope.

✓ We will look into

1. Business goals, priorities, constraints, data needs, and key pain points.
2. Current system architecture, possible gaps in the solution, third-party systems, and non-functional requirements (NFRs).
3. Payment reality: Money flow, parties involved, target audiences, taxation, compliance, and regulatory requirements.

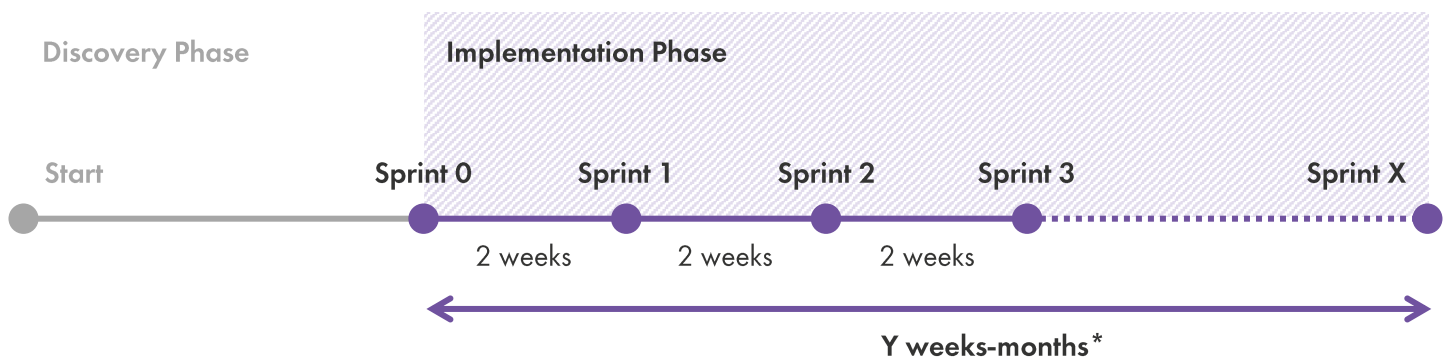
✓ We will define

- Ideal funds flow design and required Stripe products
- The required system's architecture changes
- Security and compliance strategy
- Key risk evaluation and mitigation approach
- Technology and tools to enable and support each development component
- Integration road map with more detailed first sprints and MVP components
- Duration and cost of the implementation, options to speed up the development
- Implementation team and competencies composition

DataArt's Approach to Stripe Integration

Stripe Integration Framework

Implementation Phase



*What is the Implementation Phase duration?

We embrace the SCRUM methodology with 2-week sprints, adjustable to the client's process. The solution will evolve from the ground up to the MVP and then to all additional requirements.

The exact number of sprints (X) and weeks or months (Y) for the MVP development will be defined during the Discovery Phase.



We will work on

- Adjusting the existing platform architecture
- Stripe product integration and new component development
- Test automation and quality assurance
- Deployment and stabilization
- Requirement refinement and solution enhancements
- Post-production support and maintenance

DataArt's Approach to Stripe Integration

DataArt + Stripe

- ✓ 50+ experts in payment-related solutions & 10+ Stripe-certified specialists
- ✓ Successful case studies and ongoing projects
- ✓ Not only payments: Navigation through all financial questions and compliance requirements
- ✓ Real-time access to Stripe's team for assistance with technical questions
- ✓ Participation in Stripe's product beta testing
- ✓ Customized pricing

Our Payment Expertise



Multi-Party Money Flow



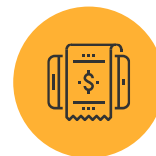
Cross-Border Transactions



Corporate and Virtual Card Issuing



Fraud Prevention



Point-of-Sale Terminals



PCI DSS Compliance



ACH, Wire Transfers



Reporting/BI



Taxation



Accounting Services








a stripe company


A PayPal Service

2Checkout is now



a CHASE company


A Visa Solution






A Visa Solution





CASE STUDY

TRAVEL & HOSPITALITY INDUSTRY

Global Car Service for Corporate Clients

Client

GroundScope is a leading UK-based service that provides business cars to clients around the world. The company lets traveling employees manage their journey by providing access to a fully vetted ground transport provider network.

Challenge

GroundScope wanted a more reliable and secure car booking platform, as well as a new mobile app. It also asked to replace the previous payment system with a more efficient one to reduce high service costs. The legacy system was also difficult to integrate with modern software.

Business Benefits

- The new solution, which uses Stripe as the payment system, has reduced operating costs by 80% and simplified manual actions, cross-border payments, and taxes.
- Stripe dashboards and flexible reports provide all the necessary information to control business growth velocity.
- The platform makes journey arrangements easy and stress-free for clients. Moreover, a faster onboarding process has already brought on several new high-profile clients.

“We're very pleased to have DataArt as a partner. Their combination of travel industry experience with technical expertise helped us achieve our goals faster and run our business much more efficiently.

The new system allows us to manage and operate the business more cost-effectively and provide a faster response time to all customer booking requests.”

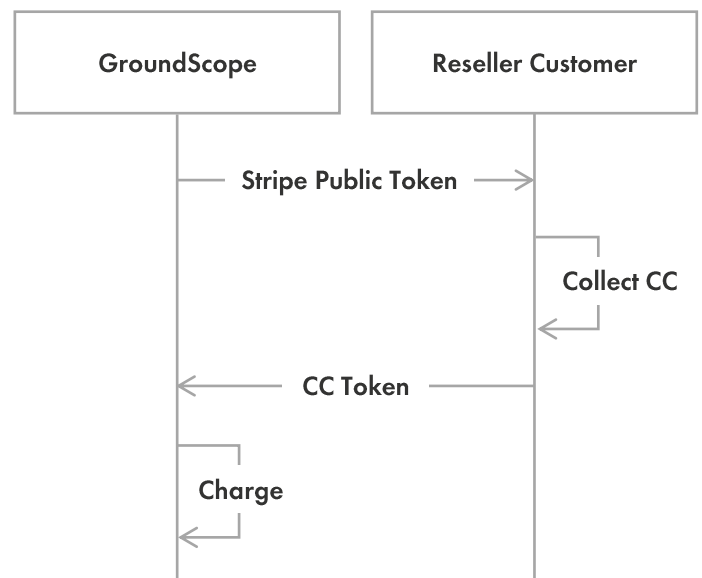
John McCallion

CEO, GroundScope

Solution

Powered by **stripe**

- Stripe was chosen due to its cost, simplicity, and speed of implementation. The integration process took two weeks, and additional time to explain dashboard management.
- Stripe Checkout sped up implementation thanks to its hosted, prebuilt, and optimized-for-conversion payment pages.
- Stripe integration allowed GroundScope to reduce the required level of PCI DSS compliance. Because of payment tokenization, no additional solution audit and complex self-assessment checks are needed.
- The new secure booking solution also provides an API for external systems, like GDS (global distribution system) or partner sites. It allows reselling of inventory and accepting payment information.
- DataArt helped modernize the system by moving from a legacy infrastructure to a cloud solution.



Products

Payments
Online payments

Checkout
Pre-built payments page

Radar
Fraud & risk management

CASE STUDY

REAL ESTATE INDUSTRY

Appraisal Management Marketplace

Client

The client is part of a large real estate agency that wanted to create a new unified platform for borrowers, lenders, and appraisers. The platform needed to be convenient and allow all parties to conduct payment transactions safely.

Challenge

The original solution had a highly complicated payment system. The first part of the system was used to collect money from borrowers, while the other was used to make payments to appraisers. It was unreliable and expensive to maintain. The main goals were payment transparency and simplicity (using pay by link). DataArt was also tasked with delivering a solution that included automated fee collection (platform and payment gateway fees) because costs from pre-signed contracts cannot be changed. The client also requested a correct money flow to avoid keeping funds in the client's account — a legal requirement in the industry.

Business Benefits


- The stable and scalable solution streamlined business processes by accelerating, automating, and simplifying payments.
- The company now has access to multiple tools and services thanks to Stripe, which ultimately saved money and time on additional development.
- The client's team became more self-sufficient thanks to collaboration and knowledge sharing with DataArt.

Solution


Powered by **stripe**

- The entire business moved from a monolithic system to microservices architecture without affecting existing functionality and business logic. The solution helps avoid support complexity and integrate new services like Stripe.
- Stripe Invoicing allows the client to send invoices and collect payments from borrowers.
- Stripe Connect integration helps the client quickly receive payments and distribute funds between appraisers.

Products

 **Payments**
Online payments

 **Checkout**
Pre-built payments page

 **Invoicing**
Online invoices

 **Connect**
Payments for platforms

 **Radar**
Fraud & risk management

CASE STUDY

TRAVEL & HOSPITALITY INDUSTRY

Property Management System

Client

The client is a travel software company offering a SaaS booking solution to small and mid-sized hotels, resorts, and private rentals worldwide. The client's product includes ten different payment systems, and customers can choose the most convenient payment method based on their needs and location.

Challenge

With a growing number of customers worldwide, the client needed to provide a fast, seamless payment solution that worked across markets. The platform has a rather complex architecture, so the new payment system had to work with the existing business logic. In addition, the client required the payment gateway to be configured with MOTO (mail order telephone order).

Business Benefits

- By using Stripe to accept rental payments, send invoices, and manage transactions, the client has the necessary payment infrastructure to securely support rapid expansion.
- Stripe Connect makes it easier for the client to onboard new businesses to the platform and facilitate global payments.

Solution

Powered by **stripe**

- After extensive research into payment solutions, the client chose Stripe due to its suite of tools that could enable them to grow faster.
- DataArt integrated Stripe Payments and Connect to power clients' payment offerings and provided their customers with unified online payments.
- The client is able to accept all major debit and credit cards from customers in different locations.
- Stripe Payments ensures simple card payment options and a secure payment flow.

Products

**Payments**

Online payments

**Connect**

Payments for platforms

CASE STUDY

CHILD CARE SERVICES INDUSTRY

Daycare Drop-Off Service Marketplace

Client

The client is a startup that helps parents choose the best daycare services for their children. The idea behind the product was to create market competition that covers the needs of customers from both sides:

- B2C (parents) can book spots at childcare facilities for a certain period and pay only for the time their children are under supervision
- B2B (daycare centers) have the opportunity to promote their services and increase traffic.

Challenge

The client was looking for a quick solution for their complex system. The platform needed built-in analytics for each daycare center, including ratings and reviews submitted by parents. DataArt was chosen to develop the product and implement a monetization strategy for the platform.

Business Benefits

- From zero to hero: Within a month, the DataArt team integrated the entire payment solution for the client's platform, including custom UI design. This helped decrease time to market and save months of development time by integrating Stripe.
- The client launched a successful revenue stream, got the ability to control funds flow, and gained total transparency of its operations.

Solution

Powered by **stripe**

- Stripe was chosen due to its ability to fit a product quickly, providing a clear approach with functionality for both B2C and B2B business models.
- A white-label payment flow for B2C customers was created inside the booking flow with the help of Stripe Elements.
- Stripe Connect helped the client launch its platform faster, save development resources, and onboard B2B customers to process payouts. It took users only a few minutes to get started with the product.
- The new solution allowed the client to offer its users a complete and reliable marketplace payment flow compliant with all local regulations.

Products



Payments

Online payments



Radar

Fraud & risk management



Connect

Payments for platforms



Elements

Customizable payments UIs

CASE STUDY

RETAIL/FASHION/BEAUTY INDUSTRY

Multi-Brand Exposition Marketplace

Client

The client offers a suite of software products that helps trade exhibitions transform and expand their business with ML-driven digital exhibitions. The client's platform allows companies in a specific industry to demonstrate their products to prospective customers on a dedicated website.








Challenge

Initially, the solution could not process multi-party payments or collect platform usage fees. The client also requested a subscription-based model and a smart and flexible tax system. After careful research, the client decided to proceed with Stripe because of its flexibility.

Business Benefits

- Costs were significantly reduced compared to developing a custom solution.
- The client had access to multiple tools and services by leveraging Stripe, which helped it save money and time on additional development.
- This solution allows the client to reduce operational expenses, increase customer engagement, and quickly respond to market changes.

Products

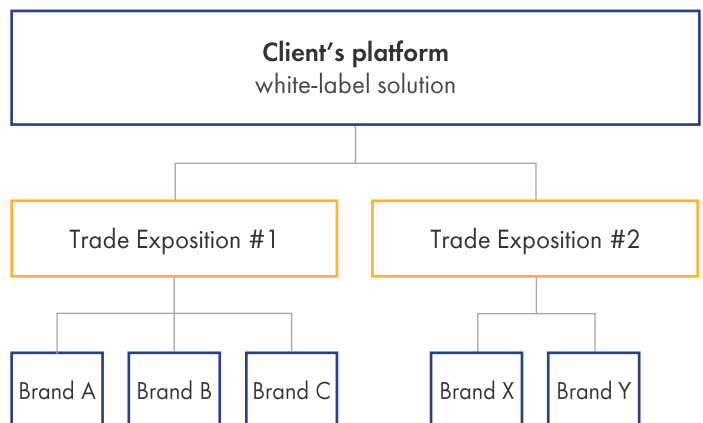
-  **Payments**
Online payments
-  **Radar**
Fraud & risk management
-  **Connect**
Payments for platforms
-  **Elements**
Customizable payments UIs
-  **Invoicing**
Online invoices
-  **Billing**
Subscription management
-  **Checkout**
Pre-built payments page

Solution

Powered by **stripe**

The development process took six weeks to implement, which is comparatively fast for a project of this scale.

- 1. Discovery Phase** — during which all the requirements were gathered. Since it was a time-limited project, we decided to start with an MVP.
- 2. Implementation Phase** — during which we integrated recurrent payments support and fully featured subscription management system:
 - Stripe Connect to manage multi-party transactions
 - Cancellation, upgrade/downgrade, and change of payment methods
 - Customized checkout and other Stripe-hosted pages for each partner
 - Bespoke partner management dashboard with a multi-level hierarchy
 - Custom functionality for promotional codes and trial period management
 - Dynamic taxation based on the user's region
 - Partner onboarding to allow the platform to accept payments and handle payouts
 - Stripe Express Dashboard to allow partners to manage their business information
- 3. Data Migration** — DataArt was responsible for migrating payments and customer data from the old payment system to Stripe.



CASE STUDY

FINANCIAL INDUSTRY

Investment Management Firm

Client

The client is a multinational investment management company based in the United States. It provides financial advisory services that give users access to portfolio models and investment data.

Challenge

The company needed a payment processing application that could ensure smooth payment for the services provided by the client. The client also wanted to customize the payment date so that the date on the invoice matched the actual payment date. DataArt assisted the client with criteria and requirements specification as well as with selecting a third-party vendor for payment processing. The financial advisory application developed for the UK market was aimed at British portfolio advisors. The application is available on a subscription basis through the client's website.

Business Benefits

- Integration with Stripe lets DataArt meet important customer requirements for speed, security, and flexibility in payment processing.
- Thanks to various libraries provided by Stripe and its quick support service, a team of eight people developed the solution for both web and mobile platforms in just three months.

Solution

Powered by **stripe**

- Stripe was chosen as the most suitable vendor. Stripe allows users to store all invoices and billing data to access it at any time from the client's application.
- Stripe allowed DataArt to customize the application's payments UI, as well as its Visa, MasterCard, and American Express integrations.
- Stripe tools allowed DataArt to automate changes to the invoice date, customize the invoices and the payment page UI, add extra fields and descriptions to invoices, and calculate taxes.

Products



Payments

Online payments



Tax

Sales tax & VAT automation



Checkout

Pre-built payments page



Elements

Customizable payments UIs