Connecting Stripe

Stripe Connect Standard onboarding, what the platform fee is and when it applies, payment methods on checkout, optional admin-fee surcharges, refunds, the webhook architecture, and offline payment markers as an alternative when Stripe is not connected.

Up to date as of v1.31.0

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What Stripe connection unlocks

Stripe is the payment rail for every paid surface on the platform that takes a card or an Apple Pay or a Google Pay payment from a client. Confirmed bookings, Event registrations, Q&A registrations, Written Consultations, Active File Review Payment Requests, Service Agreement Bills on Signing, Single Bills, and Personal Invite redemptions all run through Stripe when your workspace has a Stripe Connect account connected. The funds route directly to your Stripe account (not to Investatech); the platform fee (covered below) is collected via Stripe's standard application-fee mechanism at the moment of payment. If you do not connect Stripe, every paid surface still works but only through offline payment markers (e-Transfer, cheque, wire, cash, paid outside Stripe) that you record manually.

Starting Stripe Connect onboarding

Open Settings, scroll to the Payments card, and click Connect Stripe. The platform redirects you to Stripe's hosted onboarding flow, which is Stripe's own surface (not Investatech's). You will sign in to an existing Stripe account or create a new one, then provide Stripe with your business details, banking information for payouts, and identity verification documents Stripe needs to comply with its Know-Your-Customer obligations. The process takes between five minutes and a few business days depending on how much identity verification Stripe wants, and whether you need to upload supporting documents. When you finish, Stripe redirects you back to the platform with a connected account ID; the Payments card now shows your connected Stripe account email and your Connect Stripe button is replaced by management links.

> **Note**: The Stripe account is yours, not Investatech's. You own the funds, the dispute history, the payout schedule, and the relationship with Stripe directly. Investatech is the platform that orchestrates payments through Stripe's Connect API; we do not hold your money or have access to your Stripe account password.

The platform fee

Investatech earns its revenue from a small platform fee on Stripe-processed payments. On Basic tier, the fee is 1% on the first $5,000 CAD per month of Stripe-processed payments, then 0% on every dollar above that monthly cap. The cap window is your tenant's timezone, so the meter resets at midnight local time on the first of each month. On Premium tier, the platform fee is 0%, always; you keep the entire payment minus Stripe's own processing fee. The fee is collected automatically at the moment of payment via Stripe's application-fee mechanism, which means you never receive an invoice for it; the deduction is visible in your Stripe Dashboard's Connect ’ Application Fees ledger.

> **Note**: Offline-paid markers (e-Transfer, cheque, wire, cash, paid outside Stripe) never go through Stripe, so the platform fee never applies to them. The fee is purely a function of Stripe-processed payments. Tenants who do most of their billing offline pay very little platform fee even on Basic.

The connected-account email

After Stripe onboarding completes, the Payments card surfaces the email address of the Stripe account you connected. Verify this matches the account you intended to link; if you connected the wrong account by mistake (a personal account instead of the firm's account, an old test account), do not try to disconnect through the Settings card alone. Self-serve disconnect is intentionally not a tenant-facing feature because in-flight refunds and disputes bind to the original Stripe account ID, and a self-serve swap would break them silently. Contact the platform team; we run a one-time operator action to swap the connected account safely.

Managing payouts

Payouts are managed directly in your Stripe Dashboard; the platform does not interpose itself. The Payments card on Settings includes a direct link to your Stripe Dashboard (you sign in with your Stripe account credentials, not your platform sign-in) where you can review past payouts, change the payout schedule (daily, weekly, monthly), update the bank account, and respond to any Stripe-side prompts (additional verification documents, dispute responses). The platform observes payouts through Stripe's webhook but does not orchestrate them; Stripe and you own that relationship.

Payment methods on checkout

Every paid surface routes the client to Stripe Checkout, Stripe's hosted payment page. The methods available to the client depend on what your Stripe account has enabled (you control this from your Stripe Dashboard ’ Settings ’ Payment methods). Typical Canadian configurations: Visa, Mastercard, American Express, Discover, Apple Pay, Google Pay; Canadian businesses often also enable Interac (which is a separate payment method available in Canada). The platform itself does not gate which methods are offered; whatever your Stripe account accepts, the client sees on Checkout. If a client tries a method that fails (insufficient funds, declined card, expired card), Stripe surfaces the error and the platform records the payment as failed; the client can retry or use a different method.

The optional admin-fee surcharge

Some firms want to recover Stripe's processing fee from the client rather than absorbing it into the service price. Settings has an Admin Fees card where you configure an optional surcharge: a percentage of the transaction amount plus a flat fee per transaction. When set, the surcharge is added to every Stripe-collected booking, event registration, Q&A registration, Single Bill, and Active File Review payment, and is labelled clearly to the client at checkout (a separate line that reads something like Administrative fee: $X). Tenants who absorb Stripe's fee into the service price leave the field at zero. The surcharge applies only to Stripe-processed payments; offline-paid markers are never surcharged.

Refunds and cancellations

When a Stripe-paid booking, event registration, Q&A registration, Written Consultation, or Single Bill is cancelled by the tenant through the platform, the platform initiates a Stripe refund automatically. The refund goes through Stripe's API to the client's original payment method; Stripe takes a few business days to settle (the timeline depends on the card-issuer's posting cadence). The platform records the refund on the relevant module's row and updates the status accordingly. Partial refunds are supported on some surfaces (Active File Review, Single Bills) where the operator picks the refund amount; full refunds are the default everywhere else. Stripe charges no fee on the refund itself, but the original processing fee Stripe took on the inbound payment is not refunded to you (Stripe keeps that).

Offline payment markers

Every paid surface on the platform supports offline payment markers as an alternative to Stripe. When the client pays you by e-Transfer, cheque, wire transfer, cash, or any other method that does not go through Stripe, you mark the row as paid offline; the platform records the marker, suppresses Stripe Checkout, and considers the transaction settled. Offline markers do not invoke Stripe at all, so the platform fee does not apply, the optional admin-fee surcharge does not apply, and the funds reach you through whatever channel you used (not through Stripe payouts). The platform records who marked it paid, when, and an optional note for your audit trail.

How the platform stays in sync with Stripe

Behind the scenes, Stripe sends the platform a stream of webhook events: every payment that succeeds, every payment that fails, every refund that posts, every dispute that opens. The platform listens for the events relevant to your account and updates the corresponding module rows. This is what makes the platform feel real-time: when a client pays a Single Bill, the platform sees the success event seconds later and the row flips to Paid automatically; you do not need to refresh anything. If a webhook fails to deliver (rare, but possible when the platform is briefly unreachable), Stripe retries the delivery on a back-off schedule for up to three days, so transient outages do not cause permanent drift. The platform also has self-healing reconciliation paths that re-fetch the truth from Stripe on demand if something seems out of sync.

Disconnecting is not self-serve

Unlike calendars and Drive, Stripe Connect is not self-serviceable to disconnect from the dashboard. In-flight refunds, disputes, and late webhooks bind to the original connected-account ID; a tenant-side disconnect would orphan them. If you genuinely need to disconnect (you are closing your firm, switching to a different Stripe account, or removing payment-collection from your workflow), contact the platform team. We coordinate the disconnect with you, resolve any in-flight Stripe activity first, and run a controlled disconnect that does not lose money or audit data.

Troubleshooting payment issues

- Client reports the Checkout button does not work: verify your Stripe account is connected and the Payments card on Settings shows the connected email. If the card shows Connect Stripe instead, the connection is missing; clients cannot pay through Stripe Checkout until you reconnect.

- Client paid but the row still shows Pending: webhook delivery has a small lag (usually seconds). If it has been more than a minute, click the Sync from Stripe button on the row (present on Bills and on the public Bill page); the platform fetches the current state directly from Stripe and updates the row.
- Refund does not appear on the client's statement immediately: Stripe takes 5 to 10 business days to settle refunds, depending on the card issuer. The platform shows Refund issued the moment Stripe accepts it; the client's bank posts the credit later.
- Dispute filed: Stripe sends the dispute through the same webhook stream and the platform records it on the row. You respond directly in your Stripe Dashboard with whatever evidence you have; the platform does not get involved in the dispute itself.