



RFP template for marketplace payment vendors

6/3/2026

Choosing a payments infrastructure partner is one of the most consequential decisions a growing marketplace makes. The right platform has fast seller onboarding, reliable payouts, and a checkout that converts. And it maintains compliance as you expand into new markets. Stripe Connect is included as a reference point throughout. Treat it as a concrete example of what best-in-class marketplace infrastructure looks like in 2026.

This template gives you a structured, end-to-end way to run a request for proposal (RFP) for marketplace payment vendors. It covers the full scope, including seller onboarding, instant payouts, global payment coverage, buyer checkout conversion, money movement compliance, operational tooling, and emerging capabilities such as the Agentic Commerce Protocol.

This RFP template isn't meant to be used as a rigid form. Think of it as a guide you can (and should) adapt to your specific marketplace model, the markets you serve, and the problems you're trying to solve.

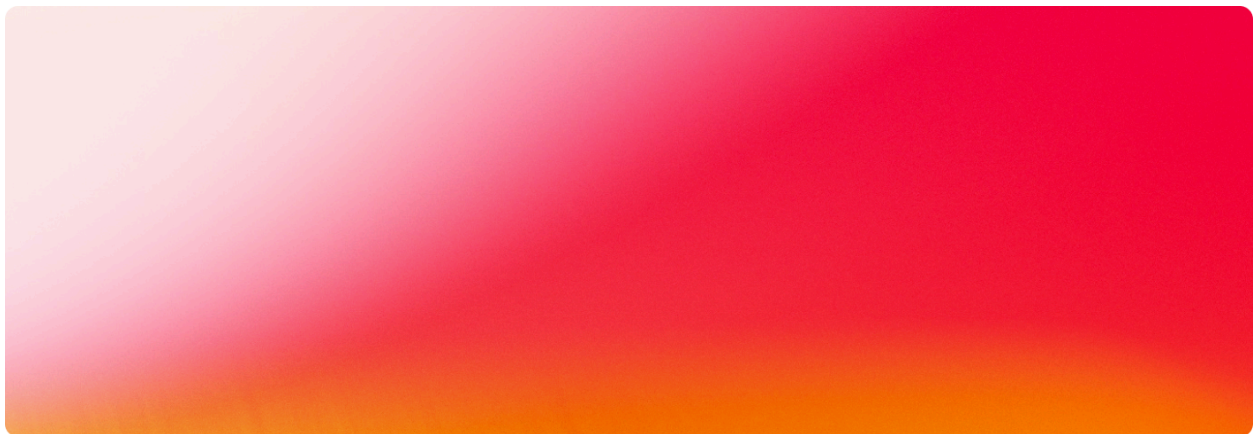


Table of Contents

1. [Cover page](#)
2. [Section A: Administrative instructions](#)
3. [Section B: Overview and scope of work](#)
4. [Section C: Proposal instructions](#)
5. [Section D: Evaluation process](#)
6. [Section E: Core requirements](#)
7. [Section F: Implementation and support](#)
8. [Section G: Commercials](#)
9. [Section H: Vendor profile](#)
10. [Section I: References](#)
11. [Section J: Appendixes](#)
12. [How Stripe Connect can help](#)

Cover page

The goal of the cover page is to tell vendors exactly what they're looking at and whom to talk to. It removes ambiguity before vendors invest time in a response.

Here's what to include in this section:

- **Title:** RFP for marketplace payments and seller payout infrastructure
- **Issuing organization:** [Your company]
- **Confidentiality notice:** (Short, NDA-bound language)
- **Point of contact:** [Name, title, email, phone]
- **Issue date and proposal due date**

Here's an example of how this could look.

Contact information

RFP manager	[Full name]
Title	[Title]
Email	[email@company.com]
Phone	[###-###-####]

Key dates

Issue date	[MM/DD/YYYY]
Question due	[MM/DD/YYYY]
Response due	[MM/DD/YYYY]

Submission format

All responses must be submitted electronically via email in PDF format. Pricing and scoring templates must be submitted in Excel. Submissions that don't follow this format might not be evaluated.

File naming convention

[Vendor name]–Marketplace–RFP–Response–[Date].pdf

Purpose of this RFP

[Your company] is seeking a marketplace payments infrastructure partner capable of supporting fast seller onboarding, flexible global payouts, high-converting buyer checkout, and compliant cross-border money movement at scale across [insert markets].

This document outlines the requirements, evaluation criteria, and process for submitting proposals.

Short confidentiality notice

This RFP contains confidential, proprietary information that belongs to [your company]. It's provided solely to enable vendors to prepare a proposal and must not be shared with third parties without written consent.



Section A: Administrative instructions

This section sets the ground rules. Before vendors invest time in a response, they need to know how the process works, what's expected, and what the timeline looks like. Be precise here. Ambiguity in the admin section creates problems later.

Include:

- Confidentiality and nondisclosure obligations
- Limitation of liability
- RFP timeline with key dates
- Submission format and file naming conventions
- Point of contact and communication rules
- Vendor acknowledgment form

Here's an example of how this could look.



A.1 Statement of confidentiality & nondisclosure

All information in this RFP is confidential and intended solely to enable the vendor to prepare a response. Vendors must not disclose, reproduce, or distribute this document or any portion of it without prior written consent from [your company]. Proprietary information included in proposals should be clearly labeled; [your company] will treat it accordingly.



A.2 Limitation of financial liability

This RFP isn't an offer to contract. [Your company] is under no obligation to award a contract or reimburse costs incurred in preparing a response. Vendors are solely responsible for their own expenses throughout this process.



A.3 RFP timeline

Milestone	Date
RFP issued	Q2 2026
Vendor acknowledgment due	[+3 business days]
Vendor questions due	[+2 weeks]
Q&A distributed to all vendors	[+3 weeks]
Proposal submission deadline	Q3 2026
Evaluation period	Q3 2026
Short list notifications	Q3 2026
Vendor demonstrations	Q3 2026–Q4 2026
Final selection	Q4 2026
Target go-live date	Q1 2027



A.4 Submission guidelines

- All proposals must be submitted by email to [contact email address].
- Vendors must acknowledge receipt within three business days of issue.
- Questions must be submitted in writing by the date listed in A.3.
- All communication must go through the designated RFP manager. Direct contact with other [your company] employees during the evaluation period might result in disqualification.



A.5 Required submission documents

Each vendor must include the following materials in its submission.

Document	Format	Required?
Executive summary	PDF	Yes
Section E requirements response	PDF	Yes
Completed pricing template	Excel	Yes
Company profile and financial summary	PDF	Yes
Three or more marketplace client references	PDF	Yes
Compliance certifications (e.g., PCI DSS v4.0, SOC 2 Type II, ISO 27001)	PDF	Yes
Case studies with production metrics	PDF	Yes
API documentation excerpt or developer portal link	PDF or URL	Yes



A.6 Evaluation overview

[Your company] will evaluate proposals on seller onboarding speed, payout infrastructure, buyer checkout conversion, global payment coverage, API quality, and vendor reliability. Vendors must demonstrate—with evidence—measurable improvements in seller activation rates, checkout conversion, authorization rates, and operational efficiency. Claims without data will not be scored.



A.7 Vendor acknowledgment

Vendors must complete and return the acknowledgment below within three business days of receiving this RFP.

We acknowledge receipt of the RFP titled “[RFP name]” and confirm our intention to submit / not to submit a response.

Company name: _____

Authorized representative: _____

Title: _____

Date: _____



Section B: Overview and scope of work

A vague overview produces generic proposals. Give vendors the specific context they need to respond intelligently: your marketplace model, the markets you serve, your seller mix, and the specific problems you need to solve.

Here's an example of how this could look.



B.1 Company background

[Your company] operates a [B2B/B2C/C2C] marketplace that connects [describe buyer and seller types] in [insert markets]. We process approximately [X] transactions per month across [X] currencies and currently support [X] active sellers. We invoice [approximate volume] customers per month across [X] currencies. We're seeking a partner whose platform handles the full money movement stack—buyer checkout, seller onboarding, payout distribution, tax compliance, and reporting—without requiring significant ongoing engineering maintenance.

You can provide additional details to customize:

- Headquarters and key markets
- GMV range and transaction volume
- Split of domestic vs. cross-border transactions
- Internal teams involved (e.g., engineering, finance, legal and compliance, operations, product)



B.2 Project's purpose

This RFP exists to identify a marketplace payment partner that supports the next phase of our growth. Our current infrastructure [describe the gap (e.g., makes sellers wait days for earnings, requires bespoke engineering per market, can't support AI-initiated commerce)].

Our ideal partner will enable:

- *Instant payouts that make sellers choose our marketplace over competitors*
- *An Optimized Checkout Suite that uses AI to recover revenue lost at checkout*
- *Compliant cross-border expansion without requiring new legal entities or payment vendors in each market*
- *A unified platform that replaces point solutions and reduces operational complexity*
- *Infrastructure ready for agentic commerce so AI agents can initiate and complete marketplace transactions on behalf of buyers today*



B.3 Scope of work

Core deliverables:

- *Seller onboarding and identity verification, with same-day activation as the standard*
- *Instant payouts and global payout routing to [insert required countries], with intelligent rail selection per payout*
- *Buyer-side payment acceptance using an Optimized Checkout Suite: AI-powered authorization optimization, dynamic local payment method surfacing across 100+ methods, saved credentials, BNPL, and adaptive pricing for cross-border buyers*
- *Compliant cross-border money movement without requiring per-country legal entities*
- *Automated tax calculation and marketplace reporting*
- *Unified reporting and data access via a single platform, not a patchwork of exports*
- *APIs and tooling that embed all of the above with a single global integration*

Additional deliverables:

- *Stablecoin payout options for sellers in markets where traditional banking rails are slow or inaccessible*
- *Support for the Agentic Commerce Protocol (a defined standard for AI agents to initiate marketplace transactions)*



B.4 Out-of-scope work

Define what's excluded so vendors don't price or assume responsibility for it.

Here are some examples:

- *Fraud detection beyond standard marketplace-level controls (handled separately)*
- *Full ERP or general ledger functionality*
- *Customer support tooling unrelated to payments*



B.5 Desired outcomes

- *Same-day seller onboarding and payout readiness rate above [X]%*
- *Checkout conversion improvement of at least [X]% within 90 days of going live (benchmark against the 2%–3% uplift documented in production by leading platforms)*
- *Authorization rate improvement of at least 1%*
- *Payout coverage in [X] countries at launch, with local rail support confirmed*
- *Engineering time to maintain payments infrastructure reduced by [X]%*



Section C: Proposal instructions

If you don't specify how you want proposals formatted, you'll receive everything from five-page summaries to 300-page PDFs. This section standardizes what you receive so you can compare vendors side by side. Proposals that lead with product descriptions rather than production outcomes should score accordingly.

Here's an example of how this could look.



C.1 Submission format and structure

Each proposal must follow this structure:

- *Executive summary (three pages maximum)*
- *Responses to all requirements in Section E, numbered to match*
- *Completed pricing template in Excel*
- *Vendor profile and financial summary*
- *Minimum of three client references from comparable marketplace operators*
- *Supporting documents such as compliance certifications, case studies with production metrics, and API documentation*

Submissions that deviate significantly or omit required elements might not be evaluated.



C.2 Formatting requirements

- Narrative response as PDF; pricing template as Excel file
- Minimum 11pt font, one-inch margins, page numbers
- All monetary figures in USD unless otherwise specified
- File naming: [Vendor name]-Marketplace-RFP-[Date].pdf



C.3 Proposal content guidance

Executive summary

- *Lead with measured outcomes from comparable marketplace deployments: seller same-day activation rates, instant payout adoption figures, documented conversion lift from Optimized Checkout Suite, and authorization rate improvements. Don't describe your product. Show what it produces.*
- *Include your vision for this partnership over three years.*

Solution overview and architecture

- *Describe how your platform handles the full marketplace money movement stack in a single integration. Explain specifically how your AI and ML capabilities drive authorization improvements and checkout conversion.*
- *Describe the data foundation behind your ML models—the number of transactions, breadth of issuer, and market coverage. That foundation determines whether the model works at scale.*

Agentic commerce

- *Describe your current production capabilities for AI agent-initiated transactions. Agentic commerce is a present requirement, not a future road map item; proposals that position it as a forthcoming capability will be scored accordingly.*

Global coverage

- *Specify exactly which markets you support for payment acceptance, seller onboarding, and payouts. Distinguish markets with direct acquiring relationships from those with third-party arrangements. "Supported" means different things depending on who you ask.*

Security and compliance

- *Confirm PCI DSS v4.0 compliance (effective March 2024) and most recent audit date.*
- *Provide 12 months of historical uptime data. The expectation for production-grade marketplace infrastructure is 99.999%+ uptime and a 100% PCI audit success rate.*

API and developer capabilities

- *Provide API latency benchmarks (p50, p95, or p99), uptime history, and your approach to versioning.*
- *Include a link to your developer documentation or sandbox environment.*



C.4 Clarification and questions

Questions must be submitted in writing by [question deadline] to [RFP manager's email]. Answers will be distributed simultaneously to all participants. No informal discussions with other [your company] employees are permitted during the process.



C.5 Proposal validity

Proposals must remain valid for 90 days from the submission deadline unless extended by written mutual agreement.



C.6 Right to reject or negotiate

[Your company] reserves the right to reject any proposal, request clarifications, or conduct parallel negotiations with one or more vendors. Participation doesn't constitute a commitment to purchase.



Section D: Evaluation process

Transparency in scoring pushes vendors to respond with evidence rather than claims. Every criterion below maps directly to requirements in Section E.

Here's an example of how this could look.



D.1 Evaluation methodology

All proposals will be reviewed by a cross-functional team including Finance, Engineering, Compliance, and RevOps. The evaluation runs in three stages:

1. **Compliance review:** *Confirm all required documents are present and meet formatting requirements.*
2. **Qualitative assessment:** *Score each submission against weighted criteria using a 1–5 scale (5 = exceptional, backed by production evidence; 1 = fails to meet baseline). A score of 5 requires documented production metrics.*
3. **Demonstration and final review:** *Short-listed vendors present live platform demonstrations. Demos must use a production-parity sandbox, not a scripted walkthrough.*



D.2 Evaluation criteria and weights

Criterion	Weight	What we're evaluating
Seller onboarding and payout infrastructure	25%	Same-day activation rate, instant payout speed and coverage, global payout reach, stablecoin payout support
Buyer checkout conversion and payment methods	20%	Optimized Checkout Suite, ML-driven authorization optimization, saved credentials, shared payment tokens, local payment methods, documented conversion lift
Global coverage and cross-border compliance	20%	Direct acquiring by market, money movement licensing, cross-border payout depth, stablecoin infrastructure
Platform architecture and API quality	15%	Single integration model, API latency, uptime history, sandbox quality, pace of product improvement
Agentic commerce	10%	Agentic Commerce Protocol production readiness, agentic checkout, agent authentication and audit infrastructure
Operational tooling and reporting	5%	Unified dashboard, tax automation, Sigma-equivalent analytics, data warehouse connectivity
Implementation and support	5%	Timeline realism, SLAs, support quality
Commercials and vendor stability	10%	Pricing transparency, contract flexibility, financial health

Agentic commerce carries a 10% weight (elevated) because it represents a structural capability gap between vendors that have built for machine-to-machine commerce and those that haven't. This gap compounds over time.



D.3 Demonstration requirements

Short-listed vendors will demonstrate the following live in a sandbox environment:

- *End-to-end seller onboarding (from sign-up to payout-ready status, with KYC completion), targeting same-day activation*
- *Instant payout initiation for a seller, with real confirmation of subminute settlement*
- *Optimized Checkout Suite: dynamic payment method surfacing, saved credential reuse via Link or equivalent, and Authorization Boost in action*
- *Cross-border transaction (buyer in one country, seller in another, and payout in a third currency), handled without manual routing*
- *Agentic Commerce Protocol: an AI agent authenticating and completing a marketplace transaction via API, with full audit logging*
- *Unified reporting dashboard: GMV, payout volume, seller activation rates, authorization rates, and dispute overview*
- *Temporary demo credentials valid for at least 10 business days after the demonstration*



D.4 Negotiation and contract award

[Your company] reserves the right to conduct clarification sessions, request best-and-final offers, and conduct parallel negotiations. No contract is binding until executed by both parties.

▀ *Evaluator notes—remove before sending to vendors* ▀

- *Score independently before group deliberation. A score of 5 requires documented production metrics—not stated capabilities.*
- *Probe global coverage market by market. Ask vendors to confirm direct acquiring relationships vs. third-party arrangements for each market on your list. The distinction matters for authorization rates and costs.*

- *The agentic commerce demonstration is nonnegotiable. Any vendor that cannot show an AI agent completing a transaction in a sandbox today isn't ready for where your platform is going.*
- *Validate instant payout claims in the sandbox. Ask what percentage of seller payouts settle within 60 seconds in production.*
- *Ask vendors to state the training data footprint for their AI payment models. The breadth of transaction data that underpins ML models is the single biggest differentiator in checkout conversion and authorization performance. It cannot be replicated through engineering alone.*
- *Ask for 12 months of uptime data, not just an SLA. There's a material difference between 99.900% and 99.999% uptime for a marketplace that runs continuous payments.*



Section E: Core requirements

This is the most important section. Require factual, evidence-backed responses. Any vendor worth deploying can point to documented outcomes from real deployments. For each requirement, vendors must indicate: Standard (in production today), Configurable (requires setup), Custom (requires development), or N/A.

Here's an example of how this could look.



E.1 Selling and accepting orders

Seller onboarding is the entry point to your marketplace's seller retention story. A painful onboarding experience tells sellers what the rest of the relationship will look like, and sellers have options. The benchmark for best-in-class platforms is 91% of sellers completing onboarding and reaching payout-ready status on the same day. That's the standard to hold your vendor to.

The best vendors also build KYC, AML, and identity verification directly into their platforms so you don't have to maintain compliance logic yourself. In a regulatory environment that changes constantly across markets, that division of responsibility matters.

Requirement	Status	Vendor response / evidence
Simplified seller onboarding with at most three steps from sign-up to payout-ready status—provide documented same-day activation rate from production deployments, not projected figures	Standard / Configurable / Custom / N/A	
Built-in KYC and identity verification for individuals and businesses, including	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
cross-border sellers, without requiring the marketplace to build or maintain its own compliance logic.		
AML screening and ongoing monitoring integrated into the onboarding flow, updated automatically as regulatory requirements develop.	Standard / Configurable / Custom / N/A	
Support for multiple seller entity types: sole traders, LLCs, corporations, and nonstandard legal structures common in cross-border markets.	Standard / Configurable / Custom / N/A	
Embeddable onboarding flow that lives inside your platform's UX. Sellers complete onboarding without being redirected to a third-party interface.	Standard / Configurable / Custom / N/A	
Real-time onboarding status webhooks and a dashboard your operations team can use to monitor activation rates, identify blockers, and intervene on stalled applications.	Standard / Configurable / Custom / N/A	
Reverification and ongoing KYC refresh triggered automatically when regulatory thresholds or risk signals require it.	Standard / Configurable / Custom / N/A	
Seller onboarding coverage in [insert required countries]. Specify which markets require additional documentation or manual review and typical completion time in each.	Standard / Configurable / Custom / N/A	



E.2 Seller payouts and money movement

Payout speed and flexibility are the primary reasons sellers choose one marketplace over another and some sellers are willing to pay for quicker payouts. That means instant payouts are simultaneously your most powerful seller retention tool and a direct revenue opportunity. Platforms that make sellers wait days for their earnings are losing them to platforms that don't.

Cross-border payouts are where complexity compounds fastest. The vendor you choose needs to own the routing, compliance, and FX for every market on your list, not hand that responsibility back to you through a patchwork of third-party arrangements.

About 71% of marketplaces that offer instant or real-time payouts are monetizing the feature. For example, 40% of Lyft drivers use Express Pay to access their earnings faster. Payout speed has a direct impact on seller behavior.

Requirement	Status	Vendor response / evidence
Instant payouts: sellers access their earnings within minutes of a transaction at all hours, including weekends and holidays. Specify supported payout destinations, transaction limits, and median settlement time in production.	Standard / Configurable / Custom / N/A	
Scheduled payouts with configurable frequency (daily, weekly, monthly, or on demand), without requiring engineering work to change the schedule.	Standard / Configurable / Custom / N/A	
Global payout coverage: provide a definitive list of every country where you can initiate seller payouts, the supported rails in each (card	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
network, bank transfer, and local rail), and documented settlement timeline per market.		
Cross-border payouts without requiring the marketplace to establish separate legal entities or banking relationships in each market. Describe your licensing structure.	Standard / Configurable / Custom / N/A	
Multicurrency settlement: sellers receive funds in their local currencies rather than a single platform settlement currency.	Standard / Configurable / Custom / N/A	
Stablecoin payouts for sellers in markets where traditional banking rails are slow, expensive, or inaccessible. Specify supported stablecoins, blockchain networks, countries available, and settlement timelines.	Standard / Configurable / Custom / N/A	
Intelligent payout routing: the system selects the optimal rail for each payout (card network, ACH, wire, local bank transfer, or stablecoin) based on speed, cost, and availability, without manual configuration per seller.	Standard / Configurable / Custom / N/A	
Split payment and marketplace fund routing: configurable fee logic that routes platform fees and seller proceeds without bespoke engineering per seller type.	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Payout failure handling: automatic retry logic, seller notification, and fallback to an alternative payout method, with no manual intervention required.	Standard / Configurable / Custom / N/A	
Payout dashboard: real-time visibility into payout status for sellers and into aggregate payout volume, failure rates, and exceptions for your operations team.	Standard / Configurable / Custom / N/A	



E.3 Buyer checkout conversion and the Optimized Checkout Suite

About 40% of marketplaces cite checkout drop-off as a top challenge. Checkout is a revenue problem, not a UX problem. The vendor you choose either has infrastructure that closes the gap or doesn't.

The Optimized Checkout Suite is the current standard for what best-in-class checkout infrastructure looks like in 2026: AI-powered authorization optimization, dynamic local payment method surfacing across 100+ methods, saved credentials that let returning customers skip re-entry, shared payment tokens that work across sellers on your platform, and adaptive pricing so cross-border buyers see prices in their own currencies. A 2%–3% conversion uplift and a 12% revenue increase from surfacing one additional payment method are documented production outcomes.

Require production conversion data. Any vendor that cannot provide it has told you something important about how confident it is in the performance of its checkout.

Requirement	Status	Vendor response / evidence
<p>Optimized Checkout Suite: a unified, AI-powered checkout experience that combines authorization optimization, local payment method surfacing, and conversion tooling in a single integration, not a collection of separately configured features. Provide documented conversion lift data from production deployments.</p>	<p>Standard / Configurable / Custom / N/A</p>	
<p>Authorization Boost: ML-powered retry and intelligent routing logic that recovers transactions declined on the first attempt. Provide the authorization rate improvement delivered across your marketplace customer base in production, not a projected range.</p>	<p>Standard / Configurable / Custom / N/A</p>	
<p>Saved payment credentials via Link or equivalent: returning customers check out without re-entering payment details. Provide documented conversion uplift from credential reuse, and specify the scale of the credential network.</p>	<p>Standard / Configurable / Custom / N/A</p>	
<p>Shared payment tokens: a customer's saved payment method is reusable across multiple sellers on your platform without requiring the customer to re-enter credentials. This is a structural checkout conversion advantage that must be built in, not bolted on.</p>	<p>Standard / Configurable / Custom / N/A</p>	
<p>Dynamic local payment method surfacing: the checkout automatically surfaces the payment methods most likely to convert for each specific customer, across 100+ local payment methods. Provide current method list by market as of Q1 2026.</p>	<p>Standard / Configurable / Custom / N/A</p>	

Requirement	Status	Vendor response / evidence
Buy now, pay later (BNPL): available at checkout for eligible buyers in applicable markets.	Standard / Configurable / Custom / N/A	
Adaptive pricing: buyers see and pay in their local currencies, with FX conversion handled transparently.	Standard / Configurable / Custom / N/A	
3DS2 with dynamic SCA exemption handling: recognize and apply low-value, business-initiated, and trusted beneficiary exemptions to minimize authentication friction under PSD2.	Standard / Configurable / Custom / N/A	
Mobile-first checkout with native iOS and Android SDK support.	Standard / Configurable / Custom / N/A	
Real-time card validation, address autocompletion, and full localization built into the checkout experience.	Standard / Configurable / Custom / N/A	
Fraud detection that blocks illegitimate payments without increasing false decline rates. Provide false positive rates from production.	Standard / Configurable / Custom / N/A	
Card data handling that's compliant with PCI DSS v4.0 (standard effective March 2024).	Standard / Configurable / Custom / N/A	



E.4 Global expansion and cross-border compliance

Cross-border volume on leading marketplace infrastructure, from all countries, has grown 40% year over year since 2018. As much as 55% of global shopping volume is driven by cross-border purchases. The right infrastructure partner has a global acquiring footprint you can access from Day 1, local payment methods you can turn on without additional integrations,

and the compliance infrastructure to handle money movement across markets as a platform capability.

Requirement	Status	Vendor response / evidence
Global payment acceptance in [insert required markets] through a single integration. For each market, confirm whether you have a direct acquiring relationship or a third-party arrangement and document the authorization rate difference.	Standard / Configurable / Custom / N/A	
Local acquiring in key markets: processing through an acquirer in the same country as the buyer to improve authorization rates and reduce interchange costs. Specify which markets have local acquiring today.	Standard / Configurable / Custom / N/A	
Cross-border money movement without requiring the marketplace to establish legal entities or local banking relationships. Describe your licensing structure and the jurisdictions where you hold money transmission licenses.	Standard / Configurable / Custom / N/A	
Adaptive pricing: buyers see and pay in their local currencies, with FX conversion handled transparently. Describe rate sourcing and how conversion costs are disclosed.	Standard / Configurable / Custom / N/A	
100+ local payment methods instantly available without additional integrations. Provide a current, market-by-market list as of Q1 2026.	Standard / Configurable / Custom / N/A	
Stablecoin payment acceptance for buyers in markets where	Standard / Configurable /	

Requirement	Status	Vendor response / evidence
stablecoins are a preferred or more accessible option. Stablecoin management across 100+ countries is the current capability benchmark.	Custom / N/A	
Tax calculation and reporting automation: seller-side tax obligations, buyer-side VAT and sales tax, and Form 1099-K for US marketplaces. This should be automated, not exported to a spreadsheet.	Standard / Configurable / Custom / N/A	
Localized invoice and receipt formats updated automatically as country-specific regulatory requirements change.	Standard / Configurable / Custom / N/A	
OFAC and sanctions screening on all buyer and seller transactions.	Standard / Configurable / Custom / N/A	
Data residency options for markets with localization requirements (e.g., EU, India).	Standard / Configurable / Custom / N/A	



E.5 Platform architecture and API quality

A marketplace payments platform is infrastructure. Evaluate it the way you'd evaluate a database. Uptime history, API performance under load, and the quality of the developer experience determine whether your engineering team spends time building your marketplace or maintaining your payment stack.

Requirement	Status	Vendor response / evidence
Published API latency benchmarks: p50, p95, and p99 response times from production. Target p99 under 300ms for core marketplace operations. Provide real figures, not SLA commitments.	Standard / Configurable / Custom / N/A	
Uptime: at least 99.999% uptime (i.e., under 44 seconds of downtime per year) is the standard for production-grade marketplace infrastructure. Provide 12 months of historical uptime data.	Standard / Configurable / Custom / N/A	
100% PCI audit success rate: provide your full PCI audit history. A single failed audit is material information for a marketplace operator.	Standard / Configurable / Custom / N/A	
Public status page with real-time incident reporting and a complete historical incident log.	Standard / Configurable / Custom / N/A	
Horizontal scalability: the platform handles volume peaks without latency degradation. Provide load test evidence or reference client volume peaks.	Standard / Configurable / Custom / N/A	
Sandbox environment that idempotency keys on all write operations to prevent duplicate payouts or charges. automated integration testing of agentic billing workflows	Standard / Configurable / Custom / N/A	



E.6 AI and ML capabilities

The ML models behind checkout conversion, authorization optimization, and fraud detection are only as good as the transaction data they're trained on. The world's most advanced AI payment foundation model—trained on tens of billions of transactions across markets, issuers, and payment methods—produces materially better outcomes than a model built on a narrower dataset. That's a compounding advantage that cannot be replicated through engineering effort alone. Ask vendors to describe the data foundations behind their models specifically.

Requirement	Status	Vendor response / evidence
AI payment foundation model: describe the transaction data your ML models are trained on (the number of transactions, geographic breadth, issuer coverage, and payment method diversity). This is the foundation for every authorization, conversion, and fraud outcome the model produces.	Standard / Configurable / Custom / N/A	
Documented model performance: provide figures for authorization rate improvement, checkout conversion lift, and fraud reduction from production deployments on the current model.	Standard / Configurable / Custom / N/A	
Model update frequency: how often are models retrained and deployed?	Standard / Configurable / Custom / N/A	
200+ product updates per year or equivalent pace: describe your release cadence and provide evidence of continual improvement in AI, stablecoins, and agentic commerce.	Standard / Configurable / Custom / N/A	



E.7 Developer experience

A payment integration that takes months to build and requires ongoing engineering maintenance to keep stable is a hidden tax on your product team. Your vendor's developer experience, including its API quality, documentation depth, and sandbox fidelity, determines how much of that tax you pay.

Requirement	Status	Vendor response / evidence
RESTful API with comprehensive, versioned documentation and a public changelog.	Standard / Configurable / Custom / N/A	
SDKs for primary development languages: Node.js, Python, Ruby, Java, Go, and PHP. Specify coverage.	Standard / Configurable / Custom / N/A	
Webhook support with configurable retry logic, delivery monitoring, and failure alerting.	Standard / Configurable / Custom / N/A	
Full sandbox environment with production parity for all marketplace flows, including onboarding, payouts, checkout, agentic transactions, and compliance.	Standard / Configurable / Custom / N/A	
Advance notice, at least 12 months, for breaking API changes; deprecation policy in writing.	Standard / Configurable / Custom / N/A	
No-code and low-code tools that allow finance, operations, and product teams to configure checkout, onboarding flows, and reporting without engineering work.	Standard / Configurable / Custom / N/A	



E.8 Connect architecture

For marketplace operators, the account model your vendor uses to represent the relationship between your platform, sellers, and buyers is foundational. It determines what you can build, how fast, and how much maintenance it generates.

Requirement	Status	Vendor response / evidence
Support for multiple account models—Standard (sellers own their accounts), Express (platform controls most of the experience), and Custom (platform controls the full UX)—so you can match the architecture to your marketplace model.	Standard / Configurable / Custom / N/A	
Unified platform account that consolidates all seller activity, payouts, and compliance under a single integration—not a separate integration per seller type.	Standard / Configurable / Custom / N/A	
Configurable fee structures: percentage, flat fee, or hybrid, without bespoke engineering per seller category.	Standard / Configurable / Custom / N/A	
Subaccount isolation: seller funds are held separately from platform funds—a compliance and trust requirement, not a feature.	Standard / Configurable / Custom / N/A	
Dispute liability configuration: the platform determines how chargeback responsibility is allocated between platform and seller.	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Platform-level reporting: visibility into all connected seller activity. At least 15,000 platforms and 10 million connected accounts is the scale benchmark for what a mature Connect architecture can support.	Standard / Configurable / Custom / N/A	



E.9 Agentic commerce

AI agents are already initiating commercial transactions by completing purchases, managing seller accounts, and responding to marketplace events on behalf of users. The Agentic Commerce Protocol is the infrastructure standard that safely enables all of this.

Marketplaces that aren't building for agentic commerce will need to retrofit their infrastructure later, when AI-initiated transactions are a material portion of their volumes. Any vendor that cannot demonstrate agentic commerce flows in a sandbox environment today isn't ready for where your marketplace is going.

Requirement	Status	Vendor response / evidence
Agentic Commerce Protocol: a defined, published standard for authenticating and authorizing AI agents to initiate marketplace transactions—not an adaptation of human-facing OAuth flows. Describe the protocol architecture and provide documentation.	Standard / Configurable / Custom / N/A	
Agentic checkout: the ability for an AI agent to complete a purchase on behalf of a user using stored credentials, with	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
explicit authorization controls and full audit logging of every action taken.		
Granular permission scopes for agent-initiated actions: an agent authorized to complete a purchase within defined parameters cannot exceed those parameters. Describe how scope boundaries are enforced at the API level.	Standard / Configurable / Custom / N/A	
Immutable audit trail for all agent-initiated transactions: attribution to the human principal, agent identity, permission scope used, time stamp, and transaction outcome that's accessible in real time.	Standard / Configurable / Custom / N/A	
Rate limiting and anomaly detection that distinguishes authorized high-volume automated workflows from suspicious agent activity.	Standard / Configurable / Custom / N/A	
Production-parity sandbox for testing agentic marketplace flows: the sandbox must reflect production behavior for agent authentication, permission enforcement, and audit logging.	Standard / Configurable / Custom / N/A	



E.10 Stablecoins and emerging payment rails

Stablecoin infrastructure is no longer experimental. The ability to manage stablecoins across 100+ countries, including accepting them from buyers, holding balances, and distributing them to sellers, is a production capability that leading infrastructure providers offer today.

Requirement	Status	Vendor response / evidence
Stablecoin payment acceptance at checkout: specify supported stablecoins (e.g., USDC, USDT), blockchain networks, and markets where stablecoin deposit is available in production today.	Standard / Configurable / Custom / N/A	
Stablecoin payouts to sellers: specify available options, markets, minimum payout thresholds, and settlement timelines.	Standard / Configurable / Custom / N/A	
Stablecoin management across 100+ countries: the ability to hold, convert, and distribute stablecoin balances globally. This is the current production benchmark. Describe your infrastructure.	Standard / Configurable / Custom / N/A	
FX conversion between stablecoin balances and fiat: transparent rate sourcing, disclosed conversion costs, and documented settlement timelines.	Standard / Configurable / Custom / N/A	



E.11 Operational tooling and reporting

Marketplaces that have consolidated onto a unified payments platform have reported improvements in operational efficiency of up to 50% for some employee roles. Stitching together point solutions feels like flexibility in the short term, but this creates complexity that slows you down over time. Every new integration is another failure mode, reconciliation job, and support escalation path.

Requirement	Status	Vendor response / evidence
Unified dashboard: finance, operations, and product teams have real-time visibility into GMV, payout volume, seller activation rates, authorization rates, disputes, and refunds—in one place, without switching between systems.	Standard / Configurable / Custom / N/A	
Seller-level reporting: individual seller payout history, transaction breakdown, and dispute status, with the ability to analyze without a data export.	Standard / Configurable / Custom / N/A	
Tax reporting automation: Form 1099-K for US marketplaces, VAT reporting for EU markets, and equivalent for other jurisdictions, all generated automatically.	Standard / Configurable / Custom / N/A	
Data warehouse connectivity: export to Snowflake, BigQuery, or Redshift, or direct SQL access, for teams that need custom analytics.	Standard / Configurable / Custom / N/A	
Sigma-equivalent custom query capability: running ad	Standard / Configurable /	

Requirement	Status	Vendor response / evidence
hoc queries against transaction data without exporting to a separate system.	Custom / N/A	
Stripe Data Pipeline or equivalent: automated, scheduled data delivery to a data warehouse with documented schema and change management.	Standard / Configurable / Custom / N/A	
Reconciliation tools: the ability to match payouts to transactions, identify discrepancies, and audit settlement history.	Standard / Configurable / Custom / N/A	
Role-based access controls: each team sees the data relevant to their function without exposing sensitive information across roles.	Standard / Configurable / Custom / N/A	



E.12 Security, compliance, and data privacy

PCI DSS v4.0 became effective March 2024, replacing v3.2.1 and introducing new requirements for authentication, monitoring, and targeted risk analysis. About 50% of Fortune 100 companies trust their payments infrastructure to leading marketplace platforms. That trust is built on a documented history of compliance. A 100% PCI audit success rate is the standard. Ask vendors whether they meet it.

Requirement	Status	Vendor response / evidence
PCI DSS v4.0 compliance (effective March 2024): specify certification level and most recent QSA audit date.	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
Confirm whether you have maintained a 100% PCI audit success rate across your full audit history.		
SOC 2 Type II certification: provide the most recent audit period and report date.	Standard / Configurable / Custom / N/A	
ISO 27001 certification or equivalent.	Standard / Configurable / Custom / N/A	
GDPR-compliant data handling with configurable retention, deletion, and portability controls.	Standard / Configurable / Custom / N/A	
CCPA compliance for US customer data.	Standard / Configurable / Custom / N/A	
Data residency options for markets with localization requirements.	Standard / Configurable / Custom / N/A	
KYC and AML compliance maintained and updated as regulations develop across all markets in scope.	Standard / Configurable / Custom / N/A	
Money transmission licenses: provide a complete list of every jurisdiction where you hold a license and the scope of activity covered.	Standard / Configurable / Custom / N/A	
Incident response plan with defined client notification timelines. State the contractual commitment.	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
OFAC and sanctions screening on all buyer and seller transactions.	Standard / Configurable / Custom / N/A	
Trusted partner of 50% of Fortune 100 companies. Describe the security and compliance infrastructure that supports enterprise-scale marketplace deployments.	Standard / Configurable / Custom / N/A	



E.13 Scalability and reliability

For a marketplace, a payment outage is a revenue outage for your platform and every seller on it. Under 44 seconds of downtime per year is the standard for the most reliable platforms in production. Hold vendors to that standard.

Requirement	Status	Vendor response / evidence
At least 99.999% uptime: under 44 seconds of downtime per year is the production benchmark for marketplace payments infrastructure. Provide 12 months of historical uptime data.	Standard / Configurable / Custom / N/A	
Public status page with real-time incident reporting and a complete historical record.	Standard / Configurable / Custom / N/A	
Zero degradation during volume peaks: end-of-day settlements, flash sales, or platform-wide promotion	Standard / Configurable / Custom / N/A	

Requirement	Status	Vendor response / evidence
events must not affect performance.		
Defined RTO and RPO for disaster recovery scenarios.	Standard / Configurable / Custom / N/A	
ML-powered anomaly detection and automated alerting for unusual transaction patterns, payout failures, or compliance flags—before they become incidents.	Standard / Configurable / Custom / N/A	



E.14 Vendor certification statement

I hereby certify that all responses are accurate as of the submission date and that capabilities marked Standard or Configurable are currently available in production environments. Claims not supported by documentation or a live demonstration will not be evaluated.

Authorized representative: _____

Title: _____

Date: _____

🚩 *Evaluator notes—remove before sending to vendors* 🚩

- *A score of 5 on any criterion requires documented production metrics. Stating, “We support this,” without evidence is a 3 at best.*
- *Ask every vendor to describe the training data footprint for its AI payment model in specific terms: number of transactions, years of data, and geographic and issuer breadth. The answer reveals how much of its ML performance is real vs. claimed.*

- *Probe global coverage market by market. For each market on your list, ask whether the vendor holds a direct acquiring relationship or uses a third party, and ask for the authorization rate differential.*
- *The agentic commerce demonstration is a hard requirement, not a bonus. Any vendor that can't show it in a sandbox today isn't ready.*
- *Ask for 12 months of historical uptime data and the PCI audit history. The SLA and current status aren't sufficient.*
- *Verify money transmission license claims against public regulatory filings for your key markets.*



Section F: Implementation and support

The stakes for a payment migration on a live marketplace are high. Payout delays or checkout downtime during cutover directly affects seller trust and buyer conversion. This section establishes whether the vendor has the methodology to manage that risk.

Here's an example of how this could look.



F.1 Implementation approach and timeline

Vendors must describe:

- *Project management framework and how progress is tracked and communicated to [your company]*
- *Documented time to go live for marketplace operators of comparable scale and geographic complexity with specific examples, not ranges*
- *How they manage payout continuity during seller account migration, which is when marketplace transitions most often go wrong*
- *Approach to a parallel run or phased cutover that protects checkout conversion and seller earnings during transition*



F.2 Resourcing and governance

Vendors should provide:

- *Org chart or RACI chart for the implementation team and confirm whether key roles are in-house or subcontracted*

- *Named account manager and solutions engineer assigned to this engagement*
- *Escalation hierarchy and decision-making cadence throughout implementation*



F.3 Training and knowledge transfer

Vendors should describe:

- *Training available for engineering, finance, operations, and customer success teams*
- *Quality and currency of documentation, since best-in-class platforms maintain documentation that developers prefer over asking support questions*
- *How documentation is updated as the product ships new capabilities*



F.4 Support model and service levels

Vendors must specify:

- *Support tiers and what's included (e.g., around-the-clock response readiness for a seller payout failure or checkout outage)*
- *Response time SLAs by severity, with contractual commitments*
- *How clients are notified during incidents and what the post-incident review process produces*
- *Historical Severity 1 response time data, not just the SLA*



F.5 Continuous improvement

Describe specifically how your platform uses ML and production analytics to improve marketplace outcomes over time. Provide examples with production metrics: authorization rate improvements delivered to existing clients, checkout conversion increases, and payout success rate improvements.



F.7 Vendor attestation

I certify that all implementation and support details provided here are accurate as of the submission date and reflect current production practices and service levels.

Authorized representative: _____

Title: _____

Date: _____

🚩 *Evaluator notes—remove before sending to vendors* 🚩

- *Ask for specific implementation examples from comparable marketplace operators (e.g., GMV range, number of connected sellers, number of markets). Reject ranges.*
- *Payout continuity during migration is the highest-risk element. Ask for a specific runbook.*
- *Ask whether the implementation team is the same team that handles postlaunch support. The handoff is often where service quality drops.*
- *Request historical response times to Severity 1 incidents from the past 12 months.*



Section G: Commercials

Marketplace payment pricing is multilayered. Processing fees, payout fees, FX margins, compliance costs, and platform fees can each be structured differently across vendors. Standardize disclosure so you're comparing real rates, not the headline ones.

Here's an example of how this could look.



G.1 Pricing structure overview

Vendors must provide:

- *Itemized pricing for every component: processing, payouts, FX, compliance, platform fees, agentic API access, and add-ons*
- *A narrative that explains pricing assumptions with transaction volume, currency mix, payout frequency, and market mix*
- *Clear identification of minimum monthly commitments or volume thresholds that affect pricing*
- *All figures in USD with conversion logic if other currencies are quoted*



G.2 Pricing components

Component	Unit	Unit price	Volume assumption	Monthly total (est.)
Card payment processing	Month			
Card payment processing	% of transaction			
Payment processing for local payment methods	% or flat fee per transaction			
BNPL payment processing	% of transaction			
Instant payouts	% of payout or flat fee			
Standard or scheduled payouts	Per payout or included			
Cross-border or global payouts	Per payout + FX margin			
Stablecoin payouts	Per payout or flat fee			
FX conversion	% spread or fixed rate			
KYC and seller onboarding verifications	Per verification			
Tax calculation and reporting	Per calculation or monthly			
Platform or Connect fee	Monthly or per			

Component	Unit	Unit price	Volume assumption	Monthly total (est.)
	connected account			
Agentic API access (if separately priced)	Per call or monthly			
Data access and Sigma or analytics	Monthly or per query			
Implementation and onboarding	One-time			
Ongoing support tier	Monthly			
Add-ons (list individually)				



G.3 Volume sensitivity

Provide estimated total cost at the following GMV levels:

GMV tier	Estimated monthly cost
[Your current GMV]	
2× current GMV	
5× current GMV	
10× current GMV	



G.4 Contract terms

Vendors must clarify:

- *Available contract lengths and pricing incentives for each*
- *Whether pricing scales down automatically with volume decreases*
- *Exit clauses and data portability (i.e., how connected seller accounts and transaction histories are returned, in what format, and on what timeline)*
- *Minimum spend requirements*



G.5 Assumptions and dependencies

List all commercial assumptions that underpin your pricing. Unstated assumptions discovered after contract execution might be treated as material misrepresentations.



G.6 Vendor certification

I certify that the pricing and commercial information in this proposal is complete and accurate as of the submission date and reflects all applicable discounts, fees, and terms.

🚩 *Evaluator notes—remove before sending to vendors* 🚩

- *Reconcile the narrative against the Excel sheet. Discrepancies are a signal.*
- *FX margins on cross-border payouts compound at scale. Model the total FX cost at your expected cross-border payout volume.*

- *Data portability for seller accounts is often the real lock-in mechanism. Assess exit terms before you sign, not after.*
- *Ask vendors to model total cost at 10× your current GMV. The pricing curve over growth matters as much as today's rate.*



Section H: Vendor profile

Your payments infrastructure partner will be an important part of your marketplace's revenue flow. Understand the company as a whole, including its financial health, engineering depth, rate of improvement, and track record with businesses that look like yours.

Here's an example of how this could look.



H.1 Company overview

Provide a two- to three-paragraph summary that covers your history, mission, and market position. Focus on your experience with marketplace and platform operators specifically. Describe your track record maintaining compliance as money transmission regulations have changed, along with your history of delivering improvement in AI, stablecoins, and developer tooling ahead of the market.



H.2 Marketplace scale and track record

Provide specific data on your marketplace customer base:

- *Number of marketplace platforms on your infrastructure*

- *Number of connected seller accounts (the current benchmark for scale is more than 10 million connected accounts)*
- *Markets where marketplace operators use your platform in production today*
- *Share of top global marketplaces that use your platform (the benchmark for leading infrastructure is 75 of the top 100 global marketplaces)*
- *Aggregate revenue growth of businesses on your platform vs. benchmark indices (provide documented figures)*



H.3 Financial stability

Provide audited financial statements or equivalent evidence of solvency. Private companies should provide a CFO letter that certifies liquidity. Describe your funding structure.



H.4 Certifications, compliance, and risk governance

Certification / framework	Status and most recent audit date
PCI DSS v4.0 (effective March 2024)	
SOC 2 Type II	
ISO 27001	
GDPR	
CCPA	
ASC 606 / IFRS 15 readiness	
Country-specific certifications	



H.5 Analyst recognition

Provide independent analyst recognition relevant to marketplace payments and billing. The current benchmark for a leading marketplace infrastructure provider is recognition as a Leader across both payments and billing categories. Stripe, the only payments service provider named a Leader in both Forrester Wave evaluations (Merchant Payment Providers, 2024, and Recurring Billing Solutions, Q1 2025), sets the standard. Describe where your platform stands relative to that benchmark.



H.6 Pace of improvement

Describe your product release cadence for the past 12 months, including the number of updates shipped, as well as major capabilities launched in AI, stablecoins, and agentic commerce. The current benchmark for a leading platform is 200+ product updates per year. Explain how your road map for the next 12–18 months continues to invest in the capabilities that matter for marketplace operators.



H.7 Vendor statement of accuracy

I certify that all information in Section H is accurate as of the submission date and that [vendor] has the financial, technical, and operational capacity to perform the described services.

Authorized representative: _____

Date: _____



Section I: References

References from comparable marketplace operators are more valuable than any demo. Prioritize references that match your business model, seller mix, and geographic footprint. A vendor that has powered 75 of the top 100 global marketplaces has references that can speak to the full range of marketplace complexity.

Here's an example of how this could look.



I.1 Reference requirements

Vendors must provide a minimum of three client references that meet these criteria:

- *Marketplace operator (not a single-merchant business)*
- *Comparable GMV or seller count to [your company]*
- *At least one reference with cross-border operations in markets that overlap with yours*
- *Active customer in production for at least 12 months*



I.2 Reference Table

Company name	Contact name and title	Industry	Market(s)	Tenure	Key use case



I.3 Reference outcome summary

For each reference, provide documented outcomes: seller same-day activation rates, instant payout adoption, checkout conversion improvement, authorization rate lift, or operational efficiency gains. Provide specific figures, not ranges.



I.4 Reference validation

I confirm that each client has consented to serve as a reference and that all information provided is accurate.

Authorized representative: _____

Date: _____

▣ *Evaluator notes—remove before sending to vendors* ▣

- *Call at least two references by phone. Written summaries are curated by the vendor.*
- *Ask references specifically whether the same-day onboarding and instant payout metrics in the proposal match what they saw in production.*
- *Ask about the implementation experience, not just the platform at steady state.*
- *Ask whether the vendor's ML-driven checkout and authorization performance claims were substantiated over time.*
- *Flag generic references from nonmarketplace businesses. They don't tell you what you need to know.*



Section J: Appendixes



J.1 Submission checklist (vendor use)

Attach as the first page of your response packet. Incomplete submissions might be excluded from evaluation.

Item	Included?	Notes
Executive summary (three-page maximum)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Section E requirements response	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Completed pricing template (Excel)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Vendor profile and financial summary	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Three or more marketplace client references	<input type="checkbox"/> Yes <input type="checkbox"/> No	
PCI DSS v4.0 certification and full audit history	<input type="checkbox"/> Yes <input type="checkbox"/> No	
SOC 2 Type II report (most recent period)	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Money transmission license list by jurisdiction	<input type="checkbox"/> Yes <input type="checkbox"/> No	
API latency and 12-month uptime documentation	<input type="checkbox"/> Yes <input type="checkbox"/> No	
AI model training data description	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Case studies with production metrics	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Signed vendor certification statements	<input type="checkbox"/> Yes <input type="checkbox"/> No	



J.2 Glossary of terms

Term	Definition or usage in this RFP
Connect or Marketplace Connect	The account architecture that enables a platform to route payments between buyers and sellers, split funds, and manage seller payouts through a single integration. Leading platforms support 10M+ connected accounts.
Instant payouts	The ability for sellers to access their earnings within minutes of a transaction—around the clock, including weekends and holidays. About 71% of marketplaces that offer this capability are monetizing it.
Global payouts	The ability to send funds to sellers across countries and currencies, using the optimal local rail for each payout.
Stablecoin payouts	Settlement of seller earnings in a digital currency pegged to a fiat value (e.g., USDC). Leading platforms support stablecoin management across 100+ countries.
Optimized Checkout Suite	A unified, AI-powered checkout experience that combines ML-based authorization optimization, dynamic local payment method surfacing, saved credentials, shared payment tokens, and adaptive pricing. It delivers documented 2%–3% conversion uplift in production.
Authorization Boost	ML-powered retry and intelligent routing logic that recovers transactions declined on the first attempt. It delivers >1% authorization rate improvement in production on leading platforms.
Shared payment tokens	A mechanism that allows a customer's saved payment credentials to be reused across multiple sellers on the same platform without re-entry.
Link	A saved-credentials network that enables returning customers to check out without re-entering payment details.
Adaptive pricing	Displaying prices to buyers in their local currencies with accurate FX conversion at checkout, reducing friction on cross-border purchases.

Term	Definition or usage in this RFP
Agentic Commerce Protocol	A defined standard for authenticating and authorizing AI agents to initiate marketplace transactions, purpose-built for machine-to-machine commerce (not an adaptation of human-facing flows).
Agentic checkout	The ability for an AI agent to complete a purchase using stored credentials, with authorization controls, scope enforcement, and full audit logging.
AI payment foundation model	An ML model trained on tens of billions of transactions to refine authorization rates, detect fraud, and improve checkout conversion.
KYC and AML	Know Your Customer and Anti-Money Laundering, which require identity verification and ongoing monitoring for onboarding sellers.
PCI DSS v4.0	The current Payment Card Industry Data Security Standard (effective March 2024). A 100% audit success rate is the benchmark.
3DS2	3D Secure 2: the authentication protocol for online card payments under the revised Payment Services Directive (PSD2). Dynamic SCA exemption handling minimizes unnecessary friction.
Local acquiring	Processing transactions through an acquirer in the same country as the buyer, improving authorization rates and reducing interchange costs.
Split payment	A transaction automatically divided between the marketplace platform and the seller, configurable without bespoke engineering.
Sigma and Data Pipeline	Analytics and data delivery tools that allow teams to query transaction data directly or export it to a data warehouse on a defined schedule.
GMV	Gross merchandise value: the total value of transactions processed through the marketplace before fees.



J.3 Evaluation scoring matrix (internal use)

Vendor	Onboarding & payouts (25%)	Checkout (20%)	Global & compliance (20%)	API (15%)	Agentic (10%)
Vendor A					
Vendor B					
Vendor C					



J.4 Requirements quick-reference checklist

Here's a checklist for vendor self-assessment before submission.

Seller onboarding and payouts

- Onboarding in three steps or less and documented same-day activation rate from production
- KYC and AML built into the platform—not the marketplace's responsibility to maintain
- Embeddable onboarding flow—no third-party redirect
- Instant payouts within minutes, at all hours—median settlement time documented
- Global payouts in [required countries] with local rail confirmation
- Stablecoin payouts—first-class capability, 100+ countries
- Multicurrency seller settlement
- Intelligent payout routing (optimal rail per payout)
- Configurable split payment logic without engineering work
- Payout failure retry and fallback—no manual intervention required

Buyer checkout

- Optimized Checkout Suite: unified, AI-powered checkout, documented 2%–3% conversion lift
- Authorization Boost: ML retry, documented >1% authorization rate improvement
- Link or saved credentials—documented conversion uplift, scale of network
- Shared payment tokens: cross-seller credential reuse
- 100+ local payment methods—dynamic surfacing, Q1 2026 list by market
- BNPL available at checkout
- Adaptive pricing in local currency
- 3DS2 with SCA exemption handling
- Mobile-first SDK for iOS and Android
- Fraud detection—false decline rate from production

Global coverage and cross-border compliance

- Payment acceptance in [required markets]—direct acquiring confirmed per market
- Cross-border money movement without new legal entities—licensing structure described
- Money transmission licenses by jurisdiction—complete list provided
- Stablecoin acceptance for buyers—production availability
- Tax automation: 1099-K, VAT, country-specific formats
- OFAC and sanctions screening
- Data residency options

Platform architecture and API

- AI payment foundation model—training data footprint described
- 200+ product updates per year—improvement cadence evidenced
- API latency under 300ms at p99—production figures
- 99.999%+ uptime—12-month historical data, under 44 seconds of downtime per year
- 100% PCI audit success rate—full history

- Full sandbox with production parity including agentic flows
- Versioned API with 12-month deprecation notice
- Standard, Express, and Custom account model support
- Subaccount fund isolation
- Platform-level consolidated reporting

Agentic commerce

- Agentic Commerce Protocol—published standard, documented architecture
- Agentic checkout with stored credentials and scope enforcement
- Granular agent permission scopes enforced at API level
- Immutable audit trail for agent-initiated transactions
- Production-parity sandbox for agentic flow testing
- Stablecoin management across 100+ countries

Operational tooling and reporting

- Unified dashboard—GMV, payouts, activation rates, disputes in one place
- Tax reporting automation by jurisdiction
- Data warehouse export (Snowflake, BigQuery, Redshift)
- Sigma-equivalent custom SQL access to transaction data
- Role-based access controls

Security and compliance

- PCI DSS v4.0 (effective March 2024)—100% audit success rate
- SOC 2 Type II
- GDPR and CCPA
- KYC and AML maintained across all markets automatically
- Trusted partner of 50% of Fortune 100 companies



J.5 Vendor submission certification

I certify that this submission is complete and that all information provided is accurate to the best of my knowledge. I acknowledge that [your company] reserves the right to verify any claims made in this response.

Company name: _____

Authorized representative: _____

Title: _____

Signature: _____

Date: _____

How Stripe Connect can help

Stripe Connect orchestrates money movement across multiple parties for software platforms and marketplaces. It offers quick onboarding, embedded components, global payouts, and more.

Connect can help you:

- **Launch in weeks:** Use Stripe-hosted or embedded functionality to go live faster, and avoid the up-front costs and development time usually required for payment facilitation.
- **Manage payments at scale:** Use tooling and services from Stripe so you don't have to dedicate extra resources to margin reporting, tax forms, risk, global payment methods, or onboarding compliance.
- **Grow globally:** Help your users reach more customers worldwide with local payment methods and the ability to easily calculate sales tax, VAT, and GST.
- **Build new lines of revenue:** Optimize payment revenue by collecting fees on each transaction. Monetize Stripe's capabilities by enabling in-person payments, instant payouts, sales tax collection, financing, expense cards, and more on your platform.

[Learn more](#) about Stripe Connect, or [get started](#) today.