

Stripe Capital FAQs (US)

Outlined are some points based on our talks with Stripe over the last weeks to ensure you are comfortable to migrate to Stripe Express and not in any way jeopardize an existing loan with Stripe Capital or limit any chances on a future loan.

1) **What is Stripe Capital?**

Stripe Capital is a product offered by Stripe. Here, Stripe users can access capital through Stripe in the form of a business loan. Stripe is offering this regularly on their platform.

2) **What happens to my current capital loans through Stripe once I migrate to Stripe Express?**

If you have been a customer of Stripe Capital, you do not need to worry about the payback events of your loan. At the moment, when you migrate to Stripe Express on your GotPhoto Account, Stripe will set your account automatically to what they call "Minimal Pay". That means that the lowest possible amount of iterating payback payments is collected directly from the bank account you attached through stripe, and your agreement of automated payments is not in use anymore. Instead of paying through the Stripe balance, you now pay your capital loan from your bank account.

3) **Does my history with Stripe also migrate to Stripe Express?**

Once you migrate over to Stripe Express, we will also migrate your history over to the Stripe Express Account. Meaning, you do not have to build up another history with Stripe in order to receive compelling offers on Stripe Capital.

4) Can I access capital loans through Stripe Express in the future?

You will be able to access products from Stripe Capital through the GotPhoto platform. The offers will be co-branded, but essentially Stripe is offering the same products and deals to you in the future.

5) When can I access Stripe capital loans?

We will need some time to set up Stripe Capital together with Stripe. Towards the end of the year, you can expect offerings on stripe capital loans coming from Stripe and GotPhoto via email. You can simply opt in here.

6) Will I be able to access the same loan amounts on 'GotPhoto Capital'?

It is the same offering and based on your Stripe history that you have built up (including the one in your previous account).

7) Will it be the same product?

It is the same product on your Stripe history that you have built up (including the one in your previous account).

8) Will I be able to have transaction based repayments, just like the service fees?

Yes. (Just not on any existing loans you have pre-migration to Stripe Express).

The information above has been collected from Stripe.

If you wish to contact Stripe about Capital Loans you must access the Capital department directly: support-capital@stripe.com

Again we hope to have Capital loan offers available to GotPhoto users by Q4 2023.