

⚡ SoftServe

stripe

How Three Companies Fixed Payment Failures and Protected Revenue with Financial Infrastructure

Payment failures rarely announce themselves. Failed renewals, delayed settlements, manual workarounds, and brittle logic quietly erode revenue and trust. Across three organizations, these failures created hidden risk. Each organization redesigned how money moved through the business. None added a new payment feature. Each rebuilt financial infrastructure for reliability.

The result: higher retention, lower operational drag, and durable growth.

STABILIZE SUBSCRIPTIONS WITH A STRONG PAYMENT FOUNDATION

A utility and home services company increased payment reliability, reduced involuntary churn, and protected recurring revenue.

Payments appeared stable at first. Analysis showed that failed transactions caused unintended customer loss. Declines, retries that didn't adapt, and payment logic spread across multiple systems caused unintended churn and eroding trust.

The company treated payments as core infrastructure. Teams rebuilt the foundation around reliability. Stripe Payments became the system of record. A single integration layer replaced scattered logic across platforms.

- Stripe Technology
- Stripe Payments
- Stripe Elements
- Payment Links
- Centralized tokenization and retry logic

The new model improved retry logic, centralized payment data, and reduced failures without disrupting customers. Payment success rose from 86% to 91%. That gain directly protected recurring revenue. By restoring payment reliability, they reduced involuntary churn and removed a silent risk from the business.



Learn how mid-size banks leverage modern technology to keep customers [here](#).



REMOVE FINANCIAL BOTTLENECKS AND SPEED UP PAYOUTS

U.S. Figure Skating simplified financial flows, removed manual bottlenecks, and accelerated how money moved across the organization.

Growth exposed weaknesses in financial operations. Membership dues and event payments from more than 160 local chapters flowed into one central account, where teams manually redistributed funds downstream.

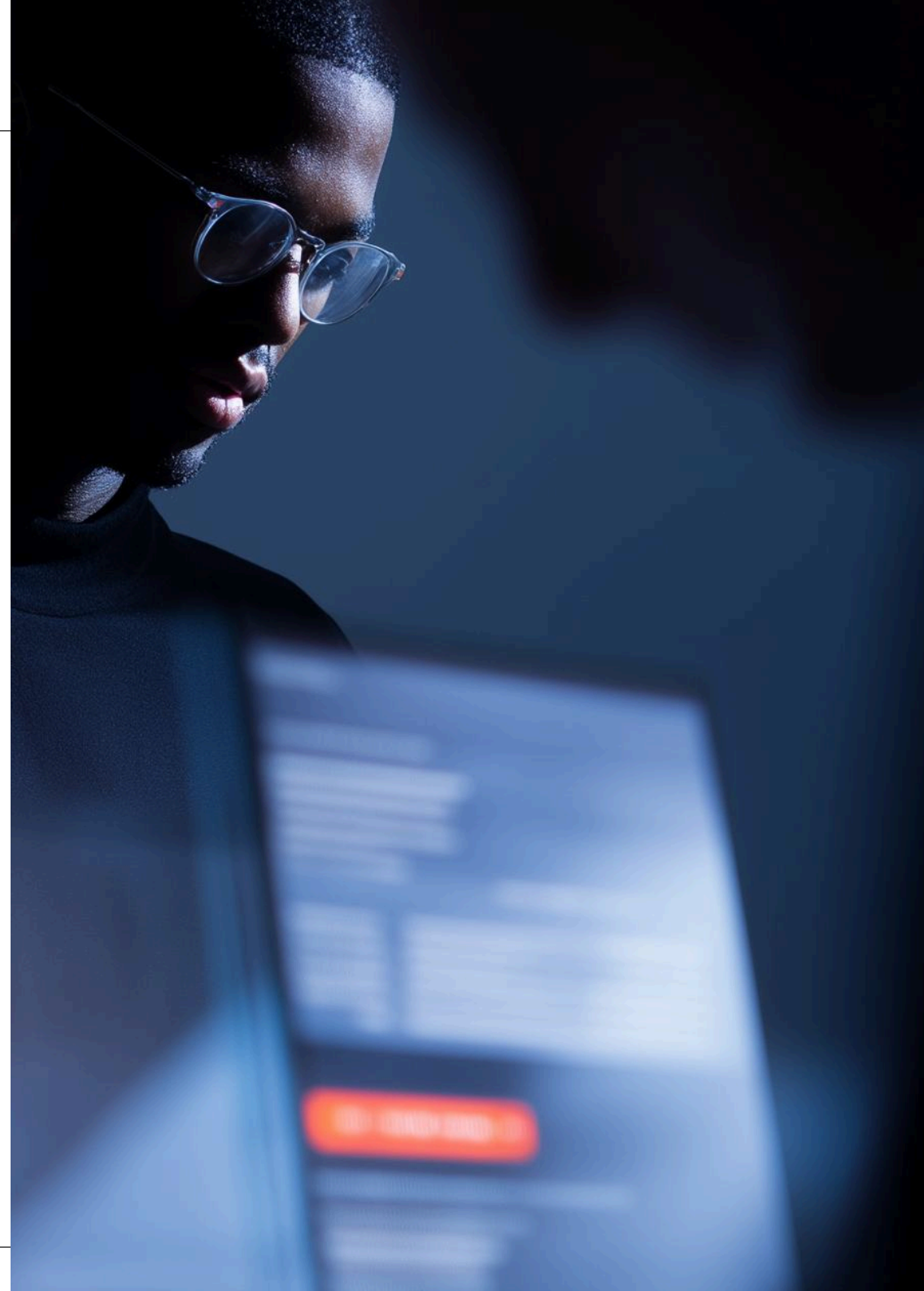
That structure slowed payouts, increased error risk, and consumed staff time.

The organization redesigned financial flows to reflect how the organization actually operated.

- Stripe Technology
- Stripe Connect
- Automated payouts and refunds
- PCI-compliant payment processing

Stripe Connect routed funds directly to local chapters. Automated payouts and refunds replaced manual processes. Errors declined. Speed and transparency improved.

Chapters received funds faster. Accounting teams spent less time fixing issues. Members received quicker refunds and more consistent payment. By aligning payment flows with organizational structure, U.S Figure Skating removed financial bottlenecks and built a scalable operating model.





DESIGN FOR GLOBAL GROWTH FROM THE PAYMENT LAYER UP

An on-demand delivery platform expanded globally without sacrificing performance or security.

The company planned global expansion. At that scale, each new payment method introduced risk. Adding Cash App Pay required consistent performance, strong security controls, and coordination across B2B and B2C flows. Failures would stall transactions and fracture the customer experience.

- Stripe Technology
- Stripe Payments
- Cash App Pay
- Stripe Connect for split payments
- Built-in dispute and chargeback handling

Stripe's architecture supports vaulted payments, dispute management, and split transactions. That foundation enabled a rollout of Cash App Pay across more than 40 countries without degradation.

The new payment option drove incremental orders, attracted new customers, and generated material revenue and profit growth. By designing payments for scale from the start, the company turned expansion into a repeatable growth mechanism.



What can we learn from these examples about financial infrastructure?

First, protect existing revenue by preventing payment failures that cause unintended churn. Next, remove internal drag by eliminating manual work and financial bottlenecks. Finally, pursue new markets on infrastructure designed to scale. When organizations treat payments as business infrastructure, they reduce risk, operate with confidence, and grow with control.

About SoftServe + Stripe

SoftServe and Stripe help enterprises design and build resilient financial infrastructure. Stripe supplies the payments platform. SoftServe engineers, integrates, and operationalizes it at scale. Together, we help organizations modernize payment flows, improve revenue operations, and support new business models — from strategy and platform integration to analytics and AI-enabled insight. Clients across industries rely on this partnership to deliver secure, high-performance commerce globally.

[EXPLORE HOW PAYMENT INFRASTRUCTURE STRENGTHENS YOUR BUSINESS](#)

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