

Mark Moriarty: 2025 wrapped

go/moriarty-2025

2025-12-31

Note to non-manager reader:

This doc is visible to all Stripes. I don't know if it's appropriate to share this to all Stripes. If I un-share this in future, you can always read some other things I've shared, here: go/moriarty-notes

Below is a non-exhaustive (but still pretty exhausting!) run-down of most of what kept me busy in 2025.

Experimental Projects: Process and scaling the team

- Morale and connective tissue (e.g., handing over Sign in with Stripe next steps to Apps/Ecosystem team, and [initial October discussion](#) with @rami regarding EP input to their "Projects" spike)
- "How we work" incl. 1:1s with Miles and Grant (esp while Joe was on Tour), prep for wg meeting, writing the scaling innovation doc, socialising who and what Experimental Projects is all about.
- Assisting Miles with go/ep and related [public resources](#)
- Accelerating others, e.g., onboarding new hires: PPP with Nick and Nihar; Link MCP with Selandar, spin-up Miguel. ("First few weeks shape their whole career" - @joejoejoe).
- Hiring: interviewed all L4+ engineers. Interviewed/vibe-checked internal transfers for EM.
- Bringing [good vibes](#) to the EP team! **Happy people work better.**

Quotes:

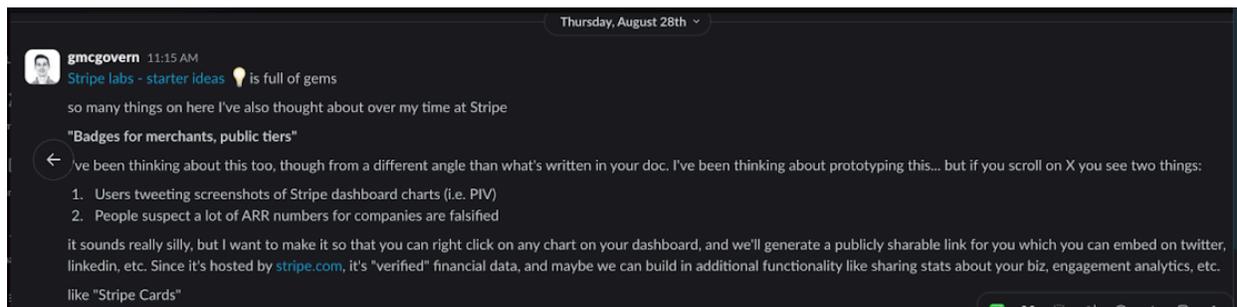
- @gmcgovern: "I will be forever thankful for you for [convincing me to join EP!](#)"
- @jweinstein: "You always make things [better and more user focused!](#)"
- @mattmueller: "Your infectious enthusiasm was what [convinced me to switch teams](#)"

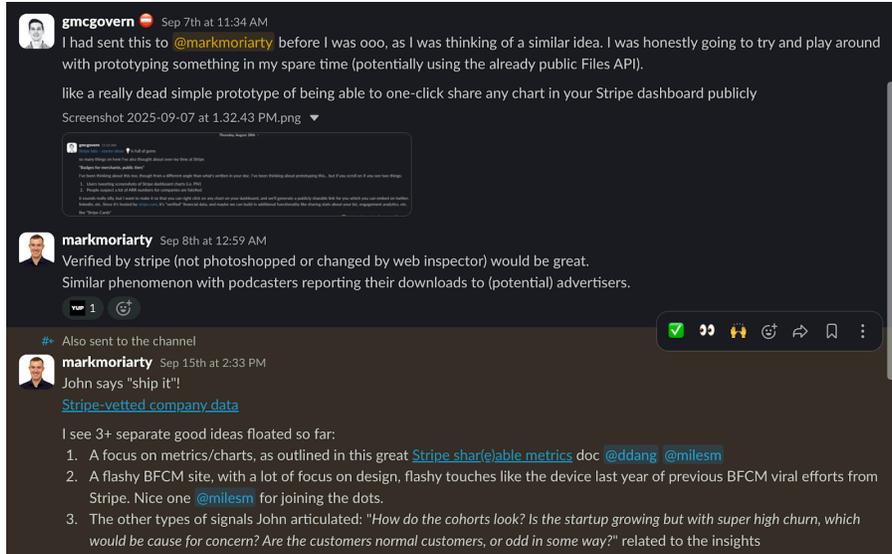
Experimental Projects: Specific projects

- **0 to 0.1 of new projects:** In general, I think I've been most useful to the team in identifying projects worth tackling, and seeing what other work/teams in Stripe are relevant to pull in, or even delicately avoid being slowed down by.
- **go/ttp-app Tap to Pay app:** A lark in Q4, Mark built an experimental prototype tap-to-pay app (see go/ttp-app for code and video). This was a quick solo sprint, without multiple multi-person meetings or bug-bashes; just iterative development with Claude Code. It just works (incl tippings, taxes, savable products). **Impact:** This working prototype has informed

product/feature prioritization for a production-scale app from Stripe; Mark is now working to get this appropriately scoped and in 2026 owned by Terminal team. (go/ttp-app). A good example of demos > memos. (Prev CorpStrat memo rallied interest in the market opportunity, with nodding heads... but no pull requests or LOC written; only a working prototype can FUD-bust the effort required – this proved Apple entitlements approval, Apple marketing requirements, and product support are not actually a big deal.)

- **#user-shareable-metrics:** The origin of this was an idea in "[Stripe Labs - starter ideas](#)", a discussion with John during CorpStrat onsite, riffing with Grant in a 1:1, his subsequent written [prompt](#), and finally merging forces with John's "Stripe vetted data" invitation. I helped get this project off the ground, since it dovetailed with some of the projects I'd been discussing with Hayley (tiered perks for folks with revenue above certain milestones) and eddie (BizNet public profiles). After my initial help shaping the idea, full credit to **Grant** for joining me on the kick-off call with John and DRI'ing it through launch. (Without doers like Grant, more of my "ideas" would die on the breeze.) I built a little "[preview helper](#)" as we debugged X previews ahead of user-shareable-metrics launch.





Stripe tools for VCs [early exploration] ▶

◆ Summarize this email



Mark Moriarty

Likewise, Mackenzie, it was a joy to chat at the dinner last week! As



Mackenzie Chapman

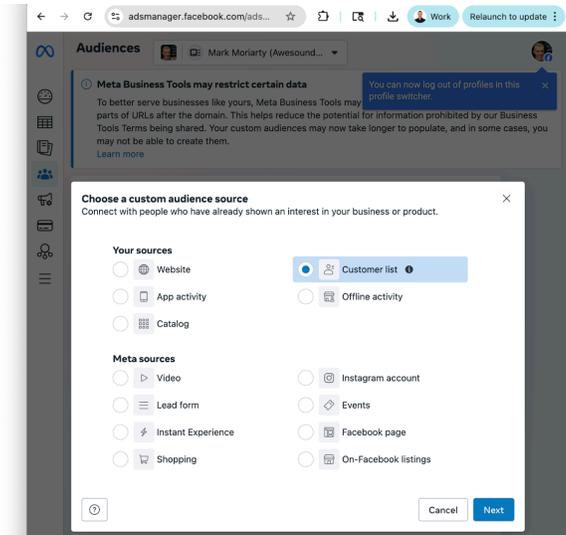
to me ▾

Amazing!! I will grab some time with Yeva. Excited to stay in touch!

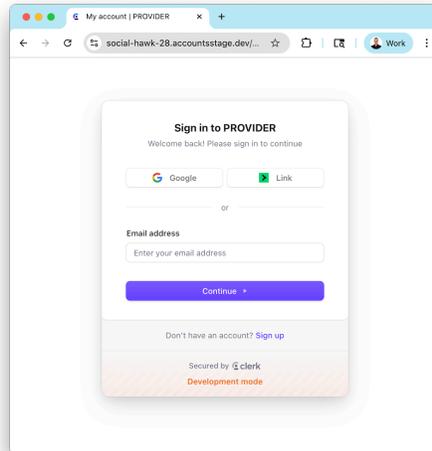
- **Sign in with Stripe:** Wrote [go/siws](#), shaped product with Hayley and Rami, and landed delivery with Ecosystem team; work here overlapped with [early work on Projects](#).



- **#Stripe-YoY:** bug-bashing, bug-bashing, bug-bashing (I think I did more [bug-bashes](#) than anyone)! In addition, granular feedback like number formatting, word choice for examples. Full credit to others on EP, esp Joe (scoping and go/no-go decision), Miles (DRI) and Grant (stewarding engineering commitments) for building, allowing me to merely lob in product suggestions from the side.
- **#stripe-marketing-solutions:** early scoping before handing DRI reins to @ezragold.



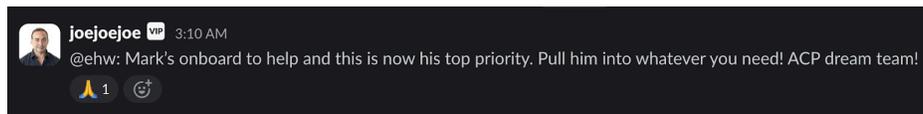
- **#Paywall:** Considerable effort with JohnChapin and Merott. Retro: Bad ROI for time spent; too much building (esp front-end UI optimisations) ahead of proven customer need. It was a useful “Stripe infra” learning project for johnchapin and marriott, but we probably could have vibe-coded a decent Vercel-type version in ~a week? I helped with leading customer relationships and building the first WordPress integration (<https://wp.markmoriarty.com> – since most big publishers we spoke to actually use WordPress). Good impact: (i) proved a useful hands-on testbed for Log in with Link, providing a safe (ii) strengthened relationships with Happy Cog, Observer, CoEditor, PublisherDesk, Axel Springer and other users, and (iii) provided shareable boilerplate for use of Entitlements API and Stripe Billing (treating paywall as an example to copy, if not a fully-hosted solution; this is what [Observer.com](https://observer.com) did based on Nov ‘25 handover of ideas).
- **#Log-in-with-Link:** 2025 was the year we took LiwL from "experimental project, that Mark refuses to let die, not officially funded" to "important for Link". At the start of 2025, Matt proposed deleting the LiwL code since we weren't officially "launching" it publicly and had negligible usage from 2024. I decided we should keep it live for optionality, keep any existing users live, "keep our fishing rod in the water" and be ready to support any internal or external use-cases (“KTLO” vs “paused/stopped”). It turned out, paywall was a great vehicle to dogfood this. While paywall didn't succeed commercially, it gave us the hands-on experience to make several improvements to LiwL along the way. I worked with @suhas, @johnchapin, @irace, @mattmueller and others to transition the legacy LiwL "2024 EP" into a more robust offering. In 2025, wins included:
 - I worked with Clerk to show off Log in with Link on a shopify site: [Clerk <> Shopify <> Link demo](#) (password: `clerk`).
 - Internally, LiwL has been useful for demos (e.g., paywall and [projects](#)).
 - @johnchapin and others expanded LiwL to projects with [Shopify, Meta, Phantom](#).



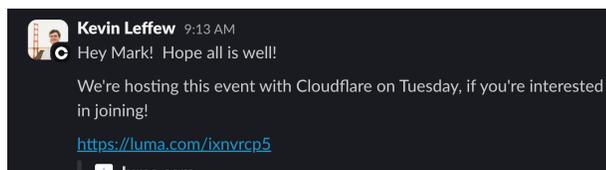
Focus topic: Agentic Commerce

2025 was the year that Stripe benefited from my “prepared mind” on agentic commerce!

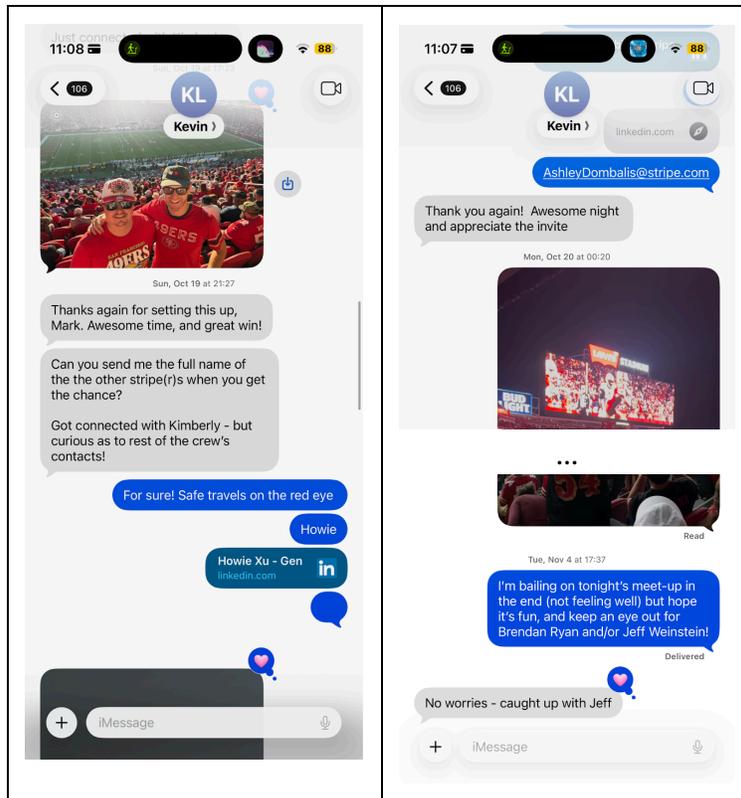
- Agentic Commerce Protocol & ecosystem: ACP early prep with Erika ([PRFAQ for April sync with wg](#))



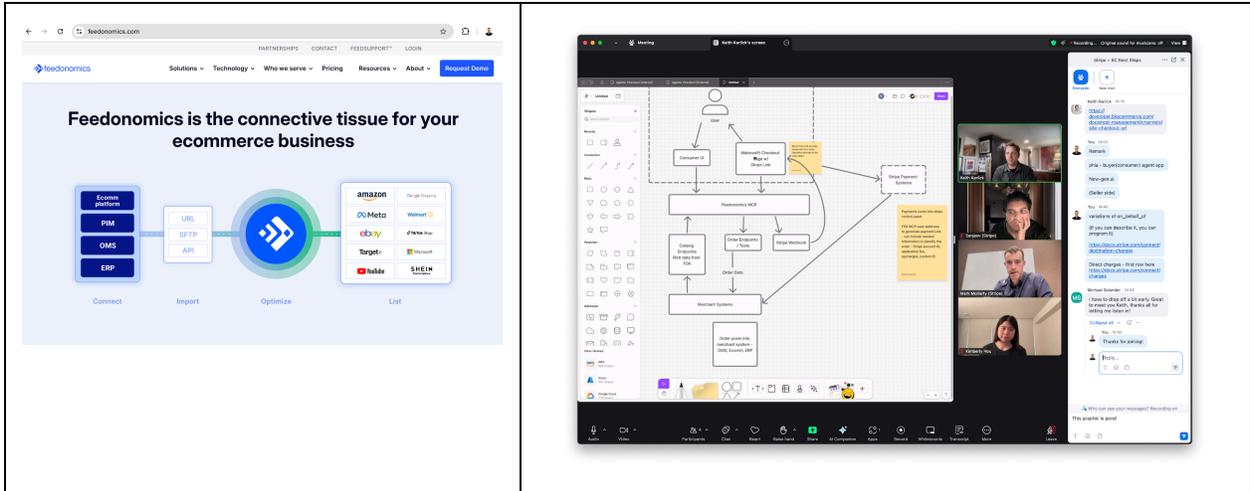
- Wrote [lessons from other protocols](#)
- **ACP Listening tour with @parinaz** → multiple user meetings (we shared our post-Session [notes here](#))
- **L402 / X402:** Coinbase relationship management with Jeff, attending a few x402-related events



I kept a warm relationship with their **x402 GTM lead Kevin Leffew**, including inviting him to a 49ers game with @kimberly, which provided extra goodwill during period of deciding exactly how to engage/compete with x402.



- Help update reusable **EBC boilerplate slides** and shared talking points.
- **Product brainstorms with most important users** like **NVIDIA** (at NVIDIA HQ in Santa Clara, and hosted in EBC Oyster Point), resulting in blueprints collaboration, and deeper MEGS partnership (@rdaste).
- Set up **SKALE Labs** call with @brendanryan.
- Relayed [stats](#) and intel from Jordi ([L402.org](#) founder) about early x402 usage (I'd met Jordi at hackathon I judged in April, and invited him to Sessions).
- Speaker and/or a judge at 5+ hackathons/meetups (see next section).
- Product brainstorms with NVIDIA incl. Scoping two experiments: one around [UBB blueprints](#), one around portable KYC for AI companies via **Log in with Stripe/Link**.
- Led **Feedonomics relationship** for a few months in the context of agentic commerce collaboration, and raised relevant opportunity to CorpDev and wg. (Results: prototype, updated content at BigCommerce conference, CorpDev look at Feedonomics, and intro to [Ahmed Gharib](#) to inform Stripe's own Product Catalog strategy).



By Q4, with dedicated “core” team staffed to #agentpay, I’m spending less time on this topic

Partner: Internal comms

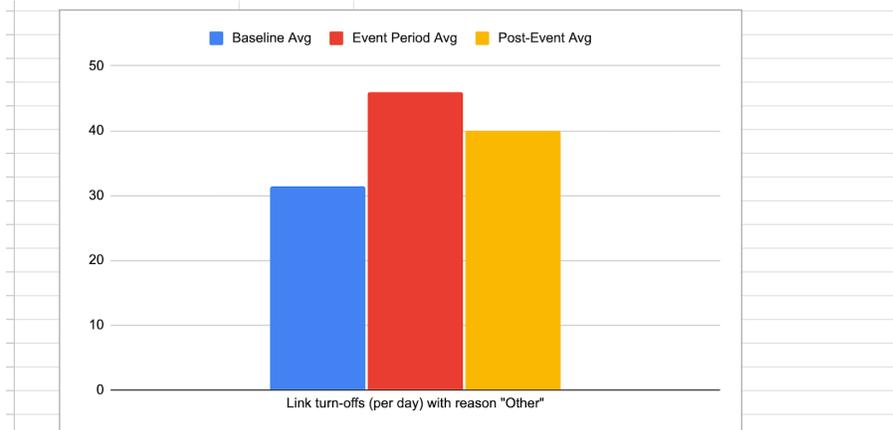
- Hired a new candidate (HM: @sophieodonoghue).
- Cultural meme-making: joining Stefan for the final presentation of financials to P&J at Fireside December 19th (@kellyhook); inviting (3) guests from my network for the fun run outside the office (h/t: @angy); skits for Convergence (h/t: @jennafer), etc.
- CV25: Organizing content, messaging, and **unconference talk selection** for Convergence (with @meglevin). Host talent show with @matty.

Partner: External comms

- Helped write Apple IAP (in-app payment) proactive/opportunistic comms. Process was: [Get sign-off](#) from Legal (Todd), Marketing (Tanya), and Product Lead (Abhi); check in with Apple relationship owner from Global Partnership side; dust off an old docs page that was hidden behind a gate (make <https://docs.corp.stripe.com/mobile/digital-goods> go live); post [unofficial tweet](#) from @mluo (one of the highest-engagement tweets of the year).
- Tour NYC: Partnered with @cait to host a [StripeIRL](#) event in NYC office for select founders with high social following (with @john and NYC members of EP)



- Provide input for annual user letter.
- Interview Browserbase for video series (@eobamos).
- Provided input for [Jamie Dimon meetings](#) and Davos (my 2024 guide for LT was [public](#)).
- [Link reactive comms](#): helped @irace and @danhill strategize our response to [public criticism](#) of subscription management via Link; analysed [tweets](#) and proposed wording and posture for our response.



Select user cancellation reasons		
User	Total volume	Reason for turning off Link
myworks.software	>\$2m	It's not acceptable that Link is suggesting our customers cancel our subscription each month - it's not Stripe's job. In 2025, it takes a second for Safari, Chrome, 1Pass, and others to easily autofill a credit card - Link adds no additional value here. https://x.com/jessethanley/status/1973141603972948289?s=46
spp.co	>\$1m	Stripe emails our customers with upcoming subscriptions
codely.com	\$500k-\$1m	No estamos de acuerdo con que Link envíe emails a nuestros clientes sin nuestro consentimiento
rollama.site	\$50-100k	I found out from @JesseTHanley X thread that Link is emailing my customers
OpenCharges	<\$50k	I don't want the monthly email being sent to my customers from link showing the upcoming renewals.
hartvillepetinsurance.com	~0	We do not want our customers receiving emails from Link.

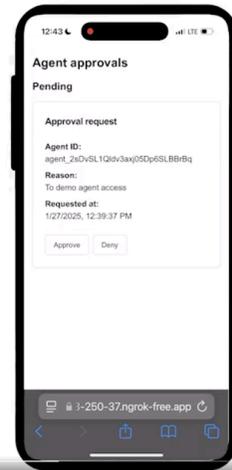
	Negative	Positive
For consumer:	1	18
For merchant:	27	1

Partner: CorpStrat

Mainly in H1, see note from mziegler for H1 activities: I formally transitioned off CorpStrat around end of Q1, and have supported with some CorpStrat activities, mainly where there was overlap usefulness to EP (e.g., John's session at CorpStrat onsite partly fed into our preemptive look at user shareable metrics, meaning EP was well positioned to put hand up to "we'll take this on" by the time John shared his [Stripe vetted company data](#) with all of Stripe). Interviewing (backfilling my role) was a fairly protracted process with several interviews and a trope for each, with CorpStrat new hire finally joining late Oct 2025.

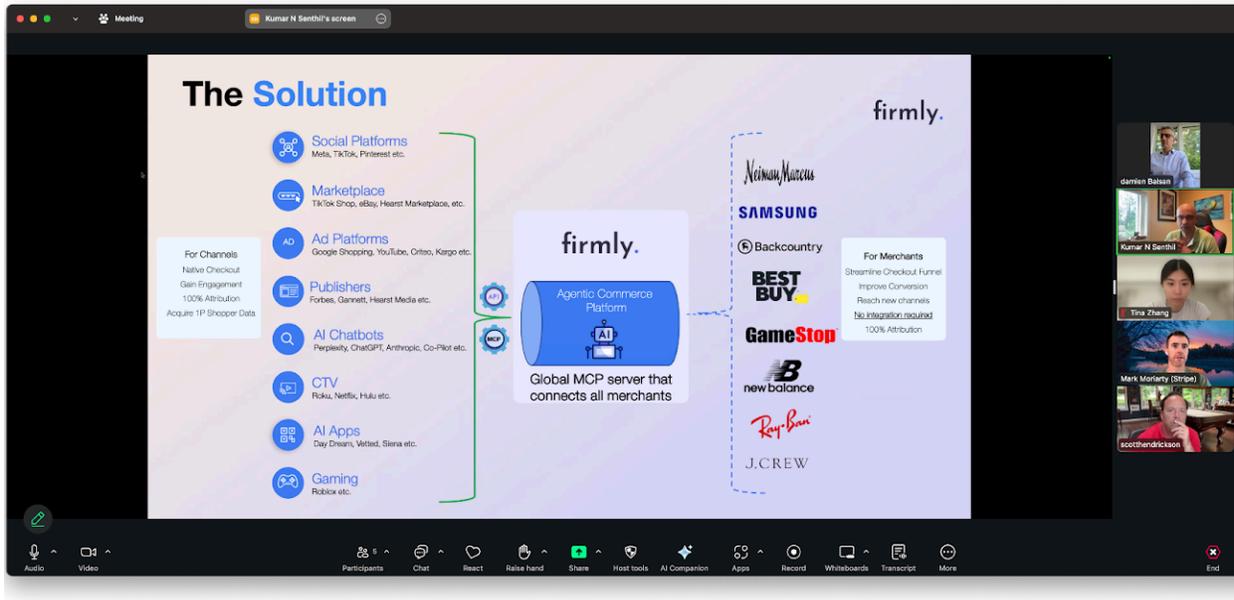
Partner: CorpDev

- Reviewed 1Password / [password manager](#) opportunity with @mklineman
- Flagged Feedonomics (@ameliapark)
- Interview potential acqui-hire for EP (@joejoejoe)
- Triaged other startups incl SKALE, Glide Identity, YC startups.
- Clerk follow-ups, incl. [LiwL notes](#) and agentic prototypes (@matty, then @rami)



- Myth-busted [firmly.ai](#) patent claims with @stevekaliski, I encouraged CorpDev (@tinazhang) to pass





Partner: Policy

Not many hours spread throughout each year, I have had a working relationship with the policy team since joining Stripe.

- I spoke with Congresswoman Amy Klobuchar in Oyster Point with Amy Roberti. After really enjoying our conversation about how **government** should take more experimental bets and run pilots, @amyr forwarded to the congresswoman the Singapore experimental projects program we'd spoken about, [open.gov.sg \(projects\)](https://open.gov.sg/projects). Klobuchar is **considering making a run for Democratic nominee for president**.
- I joined the "Ireland funds" gala, with Stripe's lobbyist, SF Mayor Daniel Lurie and others.
- Advised @brianp on Stripe take on Credit Card Competition Act (May).
- Strategy session with Policy incl. discussing JPM's new fees (seems they're particularly anti-Pay-by-Bank).
- Strategy session with Policy on (workarounds to) paying yield on stablecoins.
- I had a roundtable discussion with ~10 Members of the European Parliament in July (@sandrell).

 **Sandrell Sultana**  · 2nd
Head of EU Public Policy at Stripe | Board Member at Europ...
2mo · Edited · 

■ It was an honour to host a delegation of Members of the European Parliament at Stripe's offices in San Francisco last week as part of their visit to California! We're grateful for the opportunity to engage in meaningful discussions about the immense potential of Europe's tech ecosystem and how to make Europe even more competitive for startups and innovative companies.

Our conversations focused on the barriers European entrepreneurs face, like talent retention and fragmented regulations. We also explored how Europe can replicate impactful regulation to boost specific industries like PSD2 did for fintech, and the need for regulatory simplification to boost innovation.

This exchange was invaluable as we shared perspectives from European founders building global companies on Stripe, while gaining perspective on European policy priorities from those shaping them. There is a true momentum for European policymakers to bring fast decisions and smart regulation to fulfil Europe's tremendous talent potential.

We look forward to continuing these dialogues and collaborating to make Europe one of the best places in the world to build and grow online businesses! 🚀

[Aurore Lalucq](#) [Brando Benifei](#) [Markus Ferber](#), [MdEP Dirk Gotink](#) [Eero Heinäluoma](#) [Bruno Goncalves](#) [Giovanni Crosetto](#) [Stéphanie Yon-Courtin](#) [Rasmus Andresen](#) [David Schwander](#), [Rudolf Maier](#) [Magdalena Rymkiewicz](#) [Erik Hormes](#) [Alberto Biginelli](#) [Petroula Georgaraki](#) [Gerard de Graaf](#) [Joanna Smolinska](#) [Erica Swanson](#) [Omar Kandil](#) [Mark Moriarty](#) [Joel Karacozoff](#) [Kerry Persen](#), [PhD Stripe](#)

Partner: GTM

Supporting GTM was a surprisingly impactful / high-hit-rate set of activities this year, as teams benefitted from pulling me

- **Note from Experimental Projects POV:** Some activities were largely me donating my time to help an account team (meetings not full of insights for me to take back to EP or influence our roadmap), and Joe has helped me think through how to protect my calendar and be discerning about which asks to oblige to avoid spending “too much” time helping GTM close deals. Other meetings were mutually beneficial, or at least had the potential to be informative for our roadmap, such as agentic brainstorms with NVIDIA or micropayments discussions with Axel Springer.
- **User meetings included:**
 - Home Depot EBC (@barbaraob, @jciortan, joined by @steffan, @tybryson, @john).
 - Apple (roofdeck meeting in OP, strategy incl. response to IAP) (@sclansky)
 - Thinkific (@laurengarcia, @lainienoonan)
 - Crowdstrike EBC (@geoffb, @patrickbrown)
 - EventsAir EBC (@laurengarcia)
 - NVIDIA EBCs (AE: @tanner, @rdaste)
 - Cloudbeds (@shaynem)
 - Zoom (@amyk, @ktomura)
 - Axel Springer (@rwmartin)
 - Phia (@stuarate)

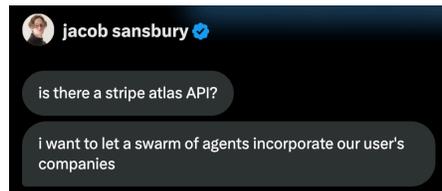
- [Sierra.ai](#) (@kfives)
- HolidayExtras (@marsh)



Nathan Marsh <marsh@stripe.c... Tue, Oct 14, 9:02PM
to me ▾

Great note from Liam. Thanks for your time and help!

- MEGS industry dinner (@ashye, @barbaraob)
- Stripe AI supper club (@abrad, @cwilson, @aldens)
- **Some non-users I brought to Stripe, including:**
 - [Spawn.co](#) (set up #ext-spawn-stripe), via relationship with founder, later identified as a promising/thingish startup



- Prolific (I @samlockwood), via relationship with CEO/founder
- Getty (I intro'd a senior leader, based in Dublin, to @conorm)



Mark Moriarty <markmoriarty@stripe.com>
to Conor ▾

2:41AM (10 minutes ago) ★ ↩ ⋮

I appreciate the Bcc - those are pretty thorough notes from a single call, and I'm glad you both agree "there's a there there" at least worth discussing a bit further.

Three of your points I'll repeat back to you for emphasis:

- The "protecting engineer's time" is likely a particularly important factor here. Definitely worth repeating back this frame, maybe in the context of justifying higher-than-expected pricing later. Vinnie has asked me previously sort of confused *why* folks would want to be multi-processor... "does it really break-even after you pay all those engineers' salaries complicating the whole thing?" I think his general attitude is "Stripe is surely great, and we don't want to devote more engineers to payments stuff than we have to".
- "Fraud is also a top priority for you" can perhaps be leveraged to counter "Cost is an important consideration", to expand the discussion to be bigger than pure payment processing bps. I'd probe how much money they're leaving on the table today with shoddy anti-fraud systems in place. If they struggle to answer these questions ("need to ask data science to dig in..."), hopefully you can gently create FUD and (validly!) frame the deal as saving more money overall. (That's even ignoring the rationalisation point.)
- Also the **timing** with their acquisition of Shutterstock is one to watch. There might be a window open now – while Vinnie has his current role and before certain merger activities are committed to – that might be much harder later. That is, you might think "we'll wait till the dust settles on the merger, and pay volume will be bigger than anyway", but I would motion that waiting would increase the risk. Engineers might be assigned to various merger/migration projects that go on forever, leading to turnover, Vinnie could leave Getty, or he might discover in 18 months that he's less of an influence in this payments workstream than he currently is.

As for Vincent ("Vinnie"):

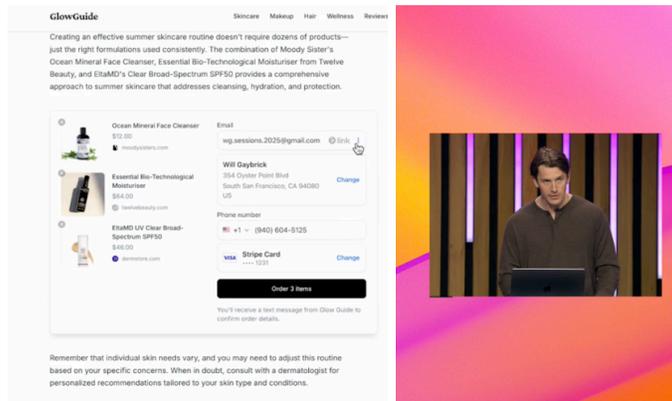
- He's one of my closest friends in Dublin.
- As you probably picked up, he's a "truth-teller". Yes, professionally courteous and can show up in the workplace, but a great one to **say it as he sees it**, and relatively allergic to B.S. Don't be shy to ask him direct questions!
- And very driven, maybe inspired by family members like his uncle [Pearse Lyons](#), who founded Alltech (~a few billion in revenue). Sharing because it might give you an insight why he'd be proactive enough to step up to saying "I can probably get this done" – even if it's not necessary for him to bother pushing a payments migration at the moment. As long as he's working for Getty, he wants to take on bigger projects (like AI strategy, and company-important things).
- He surely used Stripe in several indiehacker/contract projects in the past, but Getty is probably the first time he's thinking much about payments at a big co. Hence not super calibrated on pricing, idea of multiprocessor, etc.
- Finally, a great man for enjoying a Guinness. If the gears jam up trying to advance this deal, instead of a formal presentation during business hours, a plausible unlock might be a casual pint of the creamy stuff in Glashtule!

Let me know if it's helpful to lean in, in any capacity, with this (potential) deal

Mark Moriarty
Corporate Strategy and Experimental Bots

- **Sessions:**
 - Mark wrote the guide for AEs to speak about agentic commerce at Sessions 2025 ([Agentic commerce: Sessions talk track](#)).

- Registered Jordi, Stuart and others to attend
- Lightly help the order intents demo (incl. go/no-go decision with wg, to “yes, let’s include it”)



- Industry happy hour with top users: Tapestry, Sports Warehouse, Hunter Douglass, Gap Inc, Fresh Direct, Sweetgreen, 1800 Flowers
- Worked with EBC team to refine our “best of, reusable” AI and stablecoin talking points during the year (@emmabryson, @ko), and provided input for the [physical space new redesign](#). (@mporter, @jmartin2-c).

Theme: Spokesperson for Stripe and spending time with users

- Judge at [YCombinator hackathon](#) (and highlighted 1st place winner for CorpDev). In advance, wrote the [guide for attendees](#), and worked with product teams to enable us to [flag folks into Issuing](#) to build on Stripe on [the day](#).

Stripe track: Autonomous agentic commerce via Stripe infrastructure

Stripe rep for this track: [Mark Morjarty](#), Strategy and Experimental Projects @ Stripe

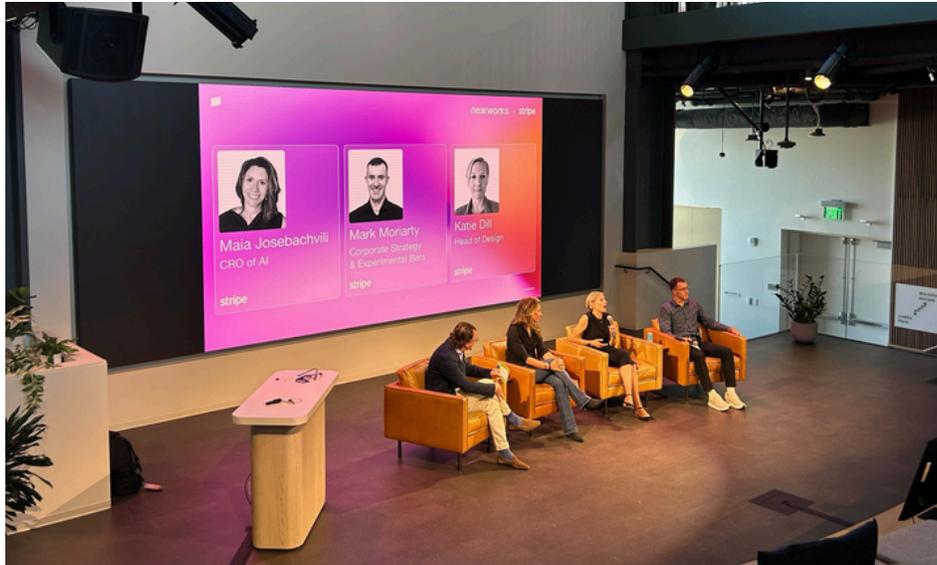
Prize amount: Stripe Credits + Lunch at Stripe HQ in Oyster Point + Swag

1. 1st place \$3k in credits
2. 2nd place \$2k in credits
3. 3rd place \$1k in credits

TL;DR

Build something great using Stripe's APIs in what you should build today. Follow your instincts.

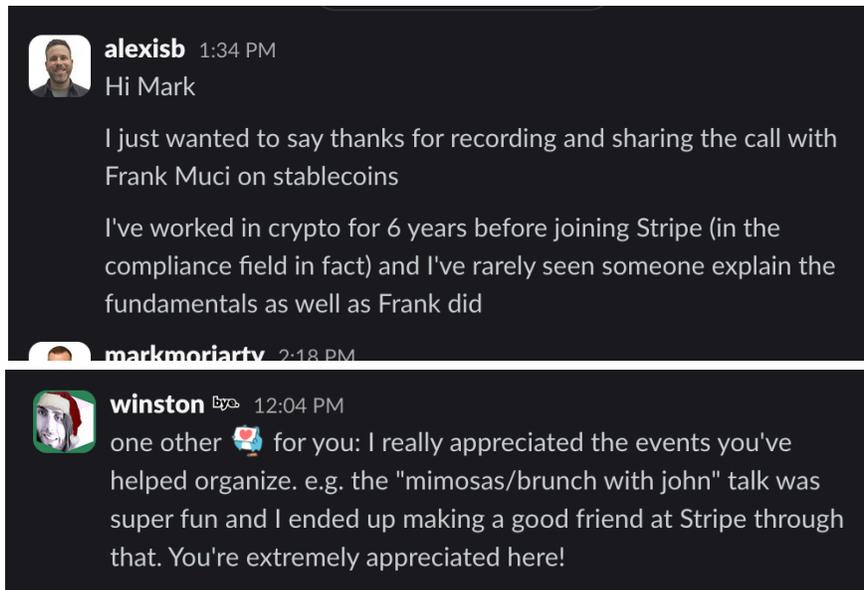
- Presenter and Judge at [AGI House hackathon](#) (and met [L402.org](#) founder)
- [Panelist/speaker](#) at [Replit<>Stripe hackathon](#), with first users of claimable sandboxes (@mallorey, @hirotaylor)
- [Speaker and co-host](#) of [Agentic Commerce After Hours](#) meetup in South Park Commons
- [Hosted many users at Stripe](#) during the year: Phia, LatAm founders, CorpDev leads, and more.
- Joined offsite events like meetups, WorkOS MCP night, x402 events, Browserbase’s launch party for Director, etc.
- Spoke to founders at Build Day (founders) in OP.
- Spoke to visiting Haas MBA students (@djansen).
- Spoke at Atrium [panel](#) with @katiedill and @maia for [~50 CXOs from Benelux](#) (mix of existing and prospective users) (organiser: @dania)



Theme: Stripe spirit, culture, connectivity

- Member of Oyster Point “Site team” (@meglevin). In 2025 I was DRI for Oyster Point Stripesgiving, assisted Halloween event, attended several fortnightly OP Happy Hours, and helping plan Convergence at OP.
- **Hosted “tech talks” with external speakers.** I sourced, invited and recorded live talks with several speakers in 2025. The goal of these talks (and Patrick’s speaker series) is to help Stripes feel that Stripe is an elite place to work, where they’re exposed to great ideas (a bit like a university) and get access to smart people. Feedback from employees includes “one of the best perks at Stripe”. In 2025 I hosted the following guests via Zoom (recordings in #strategy-bites slack channel and go/sbevents): [Ara Kharazian](#) (Ramp [Econ Lab](#)); [Pablo Moncada](#) is a co-founder of [MoonDAO](#) (co-hosted with Privy); [Cristina Cordova](#) joined

Stripe in 2012, now is COO at Linear; [Alex Komoroske](#) is the co-founder [common.tools](#) and former Head of Corp Strat at Stripe; [Jason Mikula](#) is the publisher of [Fintech Business Weekly](#); [Sheel Mohnot](#) is a fintech seed investor, co-founder, and general partner at [Better Tomorrow Ventures](#); [Tanay Jaipuria](#) is an AI-focused investor at [Wing](#); Marc Hijink, author of Focus – The ASML Way (one of John's [favorite books of 2025](#)).



- **Spin-up:** Occasionally a leader will ask me to help spin up a strategic hire.
- **New hire (general) onboarding:** Onboarded nearly every US start class in 2025, spreading the concept of experimental projects early in Stripes' time here, and driving hundreds of new hires to join #show-and-tell slack channel. This is now high-leverage use of time (doesn't take prep for each new session. (@gabbyphan)

Kudos

From [gabbyphan](#) a month ago in [#stripe101-kudos-and-badges](#)
stripe-onboarding-presenter Thank you for the significant impact your session makes on Stripe 101. Your insightful contribution is setting our new hires up for success.

From [selenajl](#) 2 months ago in [#kudos](#)
THANK YOU to the folks that put time and effort into this week's Stripe, Tech, and Eng 101 - a phenomenal start to my and many other Stripe's journey 💖 I feel inspired and full of knowledge on our operating principles, users, products, strategy, risks, financials, codebase, data warehouse, tools, and more!

From [scottjnitz](#) 2 months ago
Greetings, Mark! Wow, I don't think I've had a better tasting seltzer, courtesy of Stripe 101 :-)! Thank you so much for participating in the program. It means a lot to new hires, and I thought the mini hands-on exercise with the platform was a terrific way to set a foundational base for fresh Stripes. Happy Q4!

Tuesday, February 4th

 **gabbyphan** 2:30 PM

Hey Mark, sharing feedback from our last new hire class!

- "The speakers have been great, especially Patrick + Mark. I've really enjoyed the experience and have learned a bunch so far!"
- "The Stripe Dashboard was really great. The most insightful part was seeing how the user experience and vision of Link was directly tied back to UX and the power for users and merchants. I really enjoyed the discussions on risk as well."
- "Great! Hard to choose - but the most insightful sessions I found were from Patrick and Clara; with Mark being an honourable mention for being so engaging."
- "The Dashboard presentation was super engaging and it was also very clear how passionate Mark was. Would have loved to have had that session be 90 minutes with more time for questions. Overall Stripe experience is great and love getting to know the people in this Stripe 101 class."
- "The sessions with Mark and Clara resonated with me today! I appreciated the practical advice from Clara and the product walkthrough / insights with Mark. Thanks for a great day!"
- "It's been great, although the 90 minute sessions can be hard to remain engaged throughout. Fantastic presenters! I enjoyed the variety of formats the presenters had, from Patrick's informal Q&A to Mark's highly interactive demo and Michael's walkthrough of the backend."
- "I've really enjoyed the sessions thus far, especially the OP and getting to know a Stripe (Clara), but found the session with Mark Moriarty to be a bit dense and had a difficult time following along. Would love time for benefits and internal tools."
- "My one piece of feedback was that things dragged a bit after lunch and I think the dashboard demo was a bit hard to follow / didn't have a easy to understand flow / follow a clear story, which made it hard to understand everything we were shown."
- "I propose that the post-lunch session be something a bit more active than the Dashboard demonstration. It was very difficult to follow along during the post-lunch crash."
- "Whew! It was a long day. I appreciated that we had the opportunity to meet some Stripes! The Dashboard presentation was really tough to stay engaged. It seemed a little disorganized. I liked the speaker, they were funny, but the presentation was hard to see on any of the TVs and there seemed to be some challenges for them while they were presenting."
- "Really liked learning about Risk and the dashboard demo with Mark was very engaging."
- "I loved hearing from the leadership like Patrick, Clara, and Michelle. They were my three favorites. Oh, and Mark."
- "Patrick and Moriarty stand out as speakers I especially enjoyed."
- "Mark Moriarty was great and I am so sorry I don't remember her name but the Principal Product Architect was also great."
- "Mark Moriarty's sense of humor made for a very engaging session."

A lot of the feedback was around not having your session be after lunch, so looking forward to seeing what the feedback is like for our delivery next week since it'll be before lunch. As mentioned in our working session, I think some more framing up front (maybe in the form of their own self exploration of the dashboard through the exercises we talked about?) would be helpful for new hires to follow along easier.

Next week [We're welcoming 74 new hires!](#)

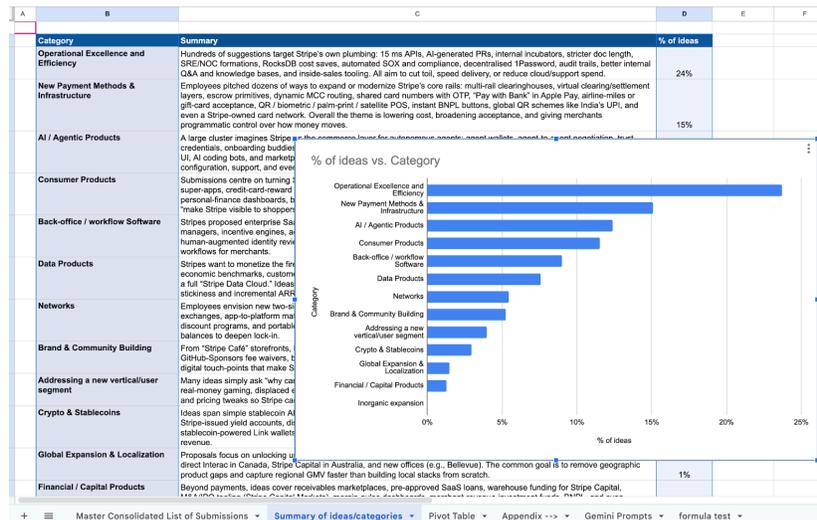
Theme: Focus on talent

- On interview panel, I hired across four teams in 2025: Experimental Projects (HM: @joejoejoe), Global Partnerships (HM: @ehw / @parinaz), CorpStrat (HM: @mziegler) and Internal Comms (HM: @sophieodonoghue).
- Onboarding and retention.
- Last man back for help, morale and career guidance.

Addendum: small favors, mini-quests, and failed adventures

(All of these were low impact and low time, barely worthy of inclusion in an ATR round-up; I note partly for my own reference, to help me catalog my 2025 –and partly for more completeness since I plan to make this whole doc publicly viewable.)

- Stripe assistant bug-bashing and testing with @ChrisZou (gated 10+ Stripes into Awesound team account for testing with prod data)
- CrazyIdeas: Cluster/synthesize ideas for patrick



- .stripe gTLD domain working group: provided [input](#) for submission to ICANN.

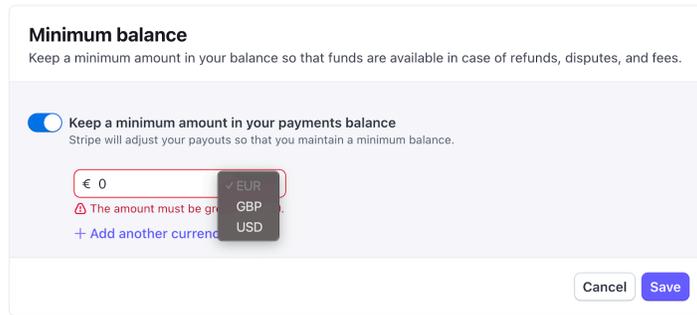
We also know (from @patrick) that Stripe will want to apply for a .stripe domain as part of that process. We (the IP Legal team) will handle that application process, and we're already working with outside consultants and law firms to pull that together. But as part of that process, we'll need to have at least a basic understanding/idea of what Stripe may want to do with a .stripe TLD, or what potential use cases we may have in mind for it. To help us develop those, we're pulling together a cross-functional group of stakeholders, and will want the Experimental Projects team to be a part of those discussions. Hence our

- Click to Pay strategy (@psu, @sovereigna).
- Spin-up tips to random new hires who DM after meeting me at onboarding
- Ran a vibe-coding workshop for StratOps team (@oliviaherbert, @saracatalano, @jfranklin)
- Cheeky Pint early branding :)

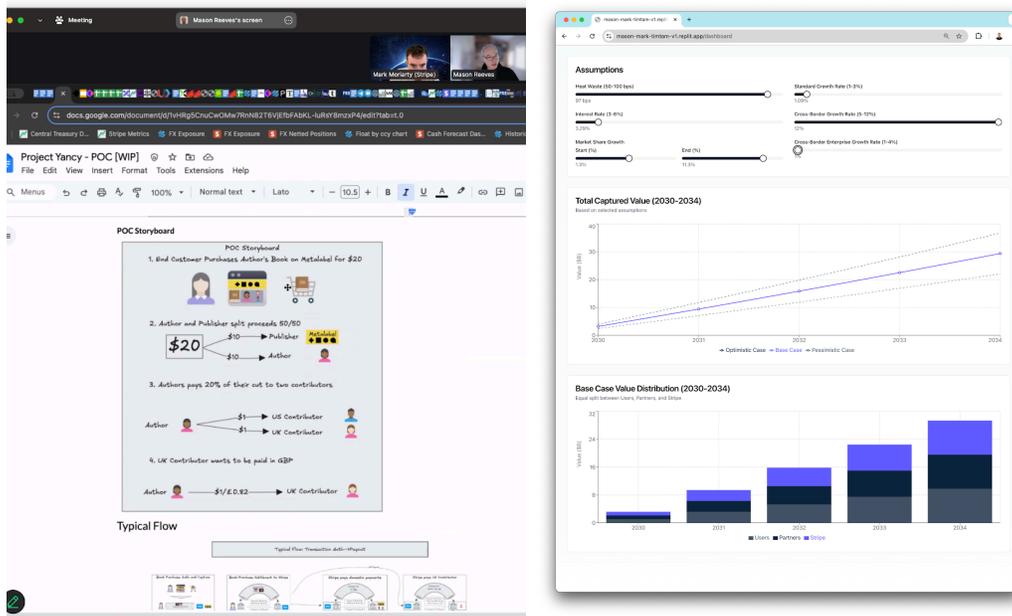
in our Irish Pub set on 4 (which is still debating what to call it)

- Self-serve revenue levers (July 11 with @vinitra, @sanaz)
- Dashboard feedback on and off with @yien.

- Increase float via product nudges like minimum balance or not defaulting to daily payouts: my previous brainstorm with Treasury (@bh) and opinionated product suggestions landed live product changes in 2025, **resulting in millions of dollars extra interest income.**



- TimTam and project Yancy experimental prototype with @mason (Q1).



- Various Link product projects
 - Silent Network Authentication (SNA) investigation with startup Glide (@ewood, @shirleyz)
 - Consumer agent payments - early b2b and c2b product ideation with @ffx.

ffx 11:09 AM
 Hey Mark! Sorry for the DM, but I was hoping you could help me connect some brainstormy ideas related [#log-in-with-link](#) and agentic commerce. The big picture: Agents want to buy things and it needs to access/use the end Customer's payment methods. In forest, basically, we cheat, and use the facilitator OpenAI who has user's credit card (used to pay for their ChatGPT subscription) to then make further purchases. But broadly, it seems like what would be better is that if you LLM agent (could be even locally running on my laptop), uses OAuth to access my Link wallet, and now it can pay anything that is Link compatible (any/all stripe checkouts). Does this make sense? I know the original log-in-with-link proposal was more focussed on adding the OAuth to the merchant.

markmoriarty 1:46 PM
 Yes it makes sense!
 Would love to riff a bit more on this
 have been in back-to-backs since 08:15 today but have time after 3p Pacific today if any good?

ffx 11:46 AM
 Ahhh sorry -- the timing yesterday didnt work. But would love to riff together, how is tomorrow?

markmoriarty 11:58 AM
 But broadly, it seems like what would be better is that if you LLM agent (could be even locally running on my laptop), uses OAuth to access my Link wallet, and now it can pay anything that is Link compatible (any/all stripe checkouts). Sounds a bit like: "We should have another scope, "can_make_purchases" where during the OAuth flow, the user is giving permission to the LLM agent (or any delegated party) to "actually yes, you can go ahead and use my payment method(s) stored in Link (possibly up to \$XXX amount before XXX date)" Does that sound right?
 To date, we have 3-4 scopes in liwl

- read_email
- read_phone
- read_name
- read_has_purchases (a made-up signal which is a binary "yes, they have bought 1 or more things via Link, ever" or not)

 and "delegated purchasing" could be another [scope](#)
 In the simplest case, unbounded (any amount, any time)
 Also, have you chatted to others in Link about this yet? e.g., irace, danhill, qban, jay, or epow?

ffx 12:05 PM
 I have not yet! The biznet team has connected with jay/irace about other about the "business wallet", but the agentic stuff is new. This just came up 1-2 days ago. We (the business network team) are working on the "merchant onboarding" part of getting (to start) direct merchants to be able to sell their products in chatgpt so that it's not reliant on Shopify for seller data. We started prototyping this week and the missing "buy" piece was really sticking in my team's craw and was leaving a gap in the prototype which is how this came up.

o Link assistant ([#link-beta](#)) bugbashing and feedback (May/June)

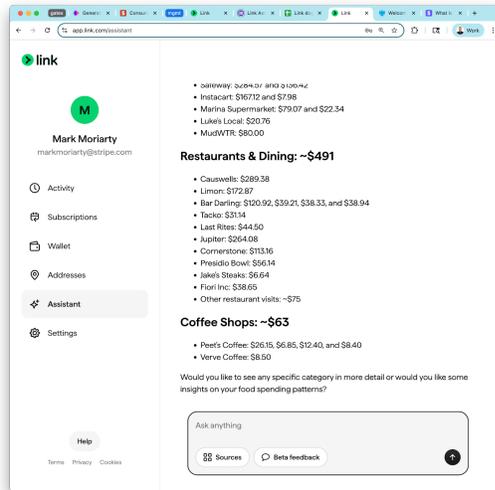
how many active subscriptions do I have? can you give me a full list

Your Active Subscriptions

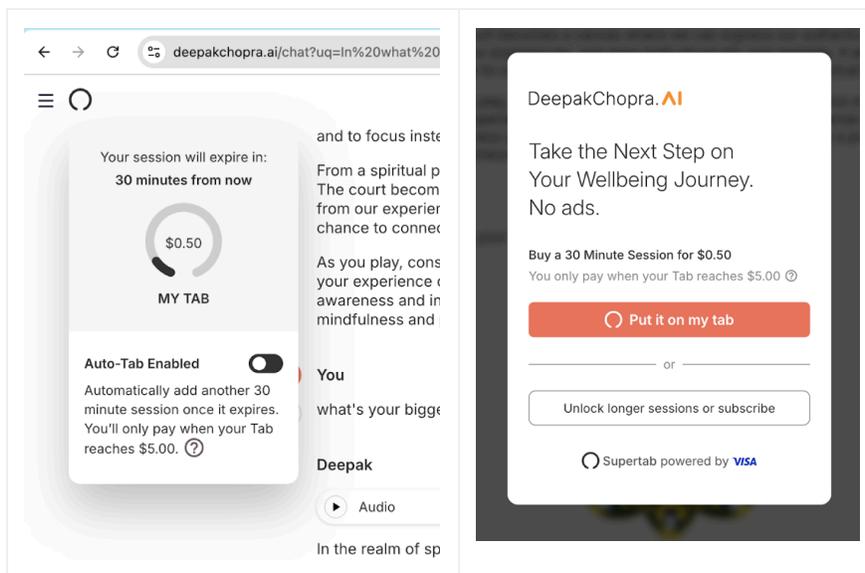
Based on your Link purchase history, you currently have 2 active subscriptions:

- Cursor**
 - o \$20.00/month
 - o Last charged: June 10, 2025
 - o Billing frequency: Monthly (charges on the 2nd-10th of each month)
 - o See transaction
- JoeJoeJoe**
 - o \$1.99/month
 - o Last charged: May 31, 2025
 - o Billing frequency: Monthly (charges around the end of each month)
 - o See transaction

Your subscriptions total approximately \$21.99 per month. Would you like any help managing these subscriptions?



- **#link-consumer-signals / #signals-api:** Noting as something I put a bit of time into, but I can't claim much positive impact. Kudos to Grant for tying together a few ambiguous and alternative threads. Besides early Link-related input (deterministic, consumer-in-the-loop product and legal considerations, incl. product discussions with @irace), I've not recently been helpful to Grant / DS / intelligence API team.
- **#proj-link-automatic-price-drop-protection** → riffed on ideas with @irace, but we decided to not pursue, mainly so as to not undermine our existing relationship with CoverGenius. [Notes](#).
- **#micropayments:** In the early days of this paywall, it also was a useful testbed in evaluating consumer #micropayments ideas. We ultimately pivoted to #paywall, but not before I met with [Supertab.co](#) and pass on product notes to CorpDev and Link.



Kareem made [a micropayments demo](#) based on [this](#).

Thread # agentic-commerce

international phone call) is not mentally exhausting, because I don't have to "continually decide on whether or not to pay" for the next minute. It's "usage-based billing", not "micro-transactions", but to me, these two models are on a spectrum:

frictionless usage-based billing without additional decisions on the left, and every extra charge requires conscious thought/decision on the right.

On the left side (frictionless without requiring lots of decisions): I have not yet seen many examples of this done well for online content, with humans in the loop. supertab.co does it decently well (accrue up to \$5.00 in charges, then your payment method is charged). But being a startup starting without a network, there's non-trivial friction the first time someone comes across this offering.

But I think there's a lot of room to play in the middle of that spectrum, in some hybrid world.

e.g., imagine every time I come across an article on Business Insider, it says "Do you want to pay \$0.10?"

The first time I click "yes", the second time I click "yes" and the third time I click "yes" and "remember this for automatically doing this in future!". I'm saying "for Business Insider articles, I hereby opt in to UBB (usage-based billing) for all future page loads and I don't want you to ask me again". Similar to "accept cookies on this site - don't ask me again".

Overtime, my "micropayments, all powered by Link" might have quite a few "allow-list" websites where I can periodically check usage/charges and defaults, and only other websites would require me to go through the "is this specific page/asset worth paying?"

TLDR: I agree "continually decide on whether or not to pay for a piece of content is alienating"... but the simple fix to experiment with might be as simple as, "let folks set defaults to reduce the number of decisions.

Picking up from our Axel Springer call yesterday: This is the type of experiment I'd like to help Axel Springer run!

markmoriarty

Jordi

on internet based payments without cards, and the psychology of micropayments

Jordi Montes (fewsats) on internet based payments without cards, and the psychology of micropayments.mov

fewsats reposted

Trillion Agents @trillionagents - Apr 4
New Episode: MACHINE MONEY

We go deep into the undercurrents shaping the future of AI, crypto, and agent-based economics. You'll hear from four sharp operators building at the edge of what's next:

@positiveblue2, ex-Lightning Labs, now founder of @fewsats — a protocol



Thread # show-and-tell

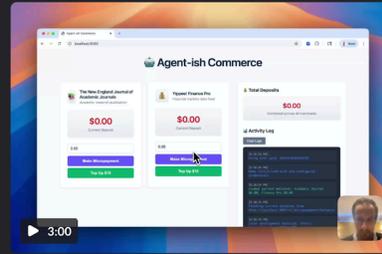
kareem Yesterday at 5:12 PM

I made a little micropayments demo, based on @markmoriarty's point that there's a blurry line between micropayments and usage-based billing

- It's API first. There's a UI just to MICROPAYMENTS... mostly used by agents, gamers, or other users to pay 5¢ for this and that. "Agentish Commerce" <https://stripe.slack.com/archives/C077WH7Q88L/p1747785529> <https://twitter.com/agentishcommerce>
- It works on the premise of a single prepaid amount per user per merchant (\$10 for argument's sake). You pay the \$10, that entitles you to do micropayments to that merchant, and you can get the balance back any time. If you spend the \$10 all the way down, the next charge gets rejected and then you (or more likely a merchant or platform acting on your behalf) top up the \$10.
 - Link solves this! Not everyone's using Link (yet), but as in @joejoejoe and @stevekaliski's demos, a Link stored balance eliminates the need for per-merchant deposits.
- If Stripe as MoR charges you the \$10 prepaid amount once, then (correct me if I'm wrong!) you could do micropayments to any merchant that has Stripe as MoR without needing to do a separate \$10 prepay to each merchant. Just top your \$10 back up if you run it down, and Stripe can handle all the fractional payouts to all the merchants using us for MoR. "You'll be uniquely capable of offering micropayments" could be a cool Stripe-as-MoR selling point.
- Meta: did this in Cursor over a few hours, partially as an exercise in vibe coding. Did not manually write a single line of this code. So consider the API just a proof of concept rather than an actual proposal. [\(Code here\)](#)

(edited)

agentish-commerce.mp4



All right, so I was just messing around in cursor for a little bit and got this working. Basically, it's micropayments, with kind of a light prepaid... [View transcript](#)

6 reactions

2 replies

nm Yesterday at 5:44 PM

nice, pretty impressive vibecoding! agreed that link balances would be a good solution

2 reactions

joejoejoe 26 minutes ago

love it!

1 reaction