

need your small help. got a problem with stripe

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Hi everyone,

I have a small ask from you.

In October I wrote to you about new service I've made called <https://patronat.com/>. My goal was to allow people quickly support each other work with 0 platform fees(as opposite to Patreon, Gumroad etc).

I wanted to make it for myself and maybe 100-1000 top.

I think I had like 6 people making recurrent transactions each months (and I was working on new functionality for NGOs) to quickly accept donations with 0 fees.

Unfortunately 2 not good things happened.

This week I noticed 20 fraud accounts that worked like that. 10 accounts were able to create profiles at Patronat and complete Stripe verification to accept payments. 10 more fraud accounts used some stolen credit cards to pay to this 10 profiles that would be later to withdraw money.

I noticed it, blocked all fraud accounts and did refunds to stolen credit cards. So all were handled by me and all good at the end.

The today in the morning, Stripe wrote automated email to me that Patronat Stripe account is closed and they also closed all Patronat Stripe accounts for 6 people and send all of them scary sounding confusing emails.

What annoyed me the most is following:

- stripe has no person support. all their stuff is automated emails. when I tried to report fraud to them there is no way to talk to someone it's all AI chat
- they closed account with 0 notice! Like I found fraud myself(instead of them finding it), I did all the work to rollback it and also implemented things to prevent it in the future.
- they thought that it's a good idea to contact my customers with scary sounding confusing emails! My gf who uses patronat too woke me up on Saturday morning confused about Stripe email and scared that they will close her own personal account(they would;dn't but their email was so confusing)

I'm annoyed not with the account closure! but how they do it. I will think next days how to not used Stripe for any of my products anymore.

How can you help?

If you have a chance just upvote this tweek from me to Stripe CEO <https://x.com/podviaznikov/status/2009907507574288656> What they did is not appropriate and I would like at least talk to some person from Stripe about their process.

Patronat is not my main product so I'll be ok, but I still spent 4 weeks of my life working on it, and I invested my own money into domain name and infrastructure and it's annoying.

Making products is hard enough! Fighting fraud and bad actors is hard enough. I never expect to have problems from the company who claims they want to grow Internet GDP and help people to start more business and help people to earn online.

I did signup for many challenges but I didn't signup to fight some automated emails from Stripe.

Anton