

Second Opinion — sample brief 001

ONE PAGE · ONE CALL · SOURCES

The question, as submitted: "I'm a solo maker shipping my first paid product (about \$20) to strangers worldwide. I have no company and no appetite for tax paperwork. Which payment rail: Stripe Payment Links, Lemon Squeezy, or Gumroad?"

THE CALL

Lemon Squeezy.

At a ~\$20 price point it is the cheapest way to be a merchant of record, and being a merchant of record is the entire reason to hand your checkout to a platform: it files global sales tax so you don't register anywhere.

WHY: THE NUMBERS ON ONE \$20 SALE

RAIL	LIST RATE	TAKE ON \$20	WHO FILES THE TAX
Stripe Payment Links	2.9% + \$0.30	\$0.88	You
Stripe + Managed Payments	~6.4% + \$0.30	\$1.58	Stripe
Lemon Squeezy	5% + \$0.50	\$1.50	Lemon Squeezy
Gumroad	10% + \$0.50	\$2.50	Gumroad

List rates, checked live against each vendor's own pricing page on 26 Sep 2026. The 8-cent gap between Lemon Squeezy and Stripe Managed Payments is noise; Gumroad's 10% is not.

SOURCES

- Stripe Payment Links: "Starts at 2.9% + \$0.30 per successful charge" — stripe.com/payments/payment-links
- Stripe Managed Payments: "adds 3.5% per successful transaction to your standard Stripe processing fees" — stripe.com/managed-payments
- Lemon Squeezy: "5% + \$0.50 per transaction", no monthly charge for ecommerce, automated global tax compliance — lemonsqueezy.com/pricing
- Gumroad: "10% + \$0.50" direct (30% via Discover), merchant of record since 1 Jan 2025 — gumroad.com/pricing

WHAT WOULD FLIP THIS CALL

- You sell in one country only and will file your own sales tax: plain Stripe Payment Links, keep the extra ~\$0.60 per sale.
- You want an existing marketplace audience more than low fees: Gumroad, but 10% is steep on a \$20 item.

Rates change and vary by country. Check the live pricing pages before you commit. One reader's call from the sources above, not legal or tax advice.

Second Opinion — send a question you're stuck on, get back one page: the call, the reasons, the sources, in 24 hours.