



GUIDE

CLOUD CREDITS FOR WEB3 & FINTECH STARTUPS



A complete reference to the major cloud credit programs – how they work, who qualifies, how to stack them, and what to build while credits last

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01 How to use this guide

This guide is a reference document. It is built for Web3 and fintech founders who are about to apply to one or more cloud credit programs and want to understand the mechanics before they commit.

If you...	Go to...
Want a quick overview	Section 4 – Comparison Table. Summarises all programs side by side
Want to know which programs to apply to first	Section 5 – How to Stack Programs
Are about to submit an application	Section 6 – Application Checklist before you open any form
Are making infrastructure decisions while on credits	Section 7 – Architecture Decisions. The choices you make now determine your cost structure after credits expire
Individual program breakdowns	Section 3 – Operational reference, eligibility details, what is and isn't covered.

A NOTE ON SCOPE:

This guide covers cloud infrastructure credits. AI credits, Web3 grants, and developer tooling programs follow different eligibility logic and are covered in separate guides in this series.

📖 02 How cloud credit programs work

The business model behind the programs

Does the license contain terms requiring the disclosure of the entire source code of your project or part of it, including the component?

Are there requirements to provide the source code even if you don't plan to distribute the component?

The eligibility logic

Two signals determine your access: company stage and funding type.

Stage sets your tier. Most programs have a low-value open tier and a high-value tier that requires demonstrated investment. Funding type determines whether your raise qualifies as proof of that stage. This is where Web3 teams hit a wall. Most programs recognize equity rounds, SAFEs, and convertible notes – and little else. Token raises, foundation grants, and NFT fundraising are typically not recognized. One exception: Google Cloud explicitly accepts all of them for its Scale tier. If you raised through non-traditional mechanisms, apply there first.

How stacking works

Most programs don't cancel each other out. You can have credits from AWS Activate, Google Cloud, Microsoft Founders Hub, and Cloudflare for Startups at the same time. Each one supports a different part of your infrastructure, so applying to several in parallel is completely normal.

The practical constraints worth knowing before you start:

- Track lifetime credit history, so you won't get new credits if you've already passed a threshold
- Don't let you use one provider's credits to pay another provider's bill
- Repeat ecosystem perks (Datadog, HubSpot, and others), but you usually can't redeem the same offer twice
- Require you to manage multiple billing systems, credit timers, and expiry dates at once

Credit expiry mechanics

Every program has an expiration date for credits. When they run out, your services keep running and your card starts getting charged automatically. There's no pause and no grace period.

The expiry clock starts at different points depending on the program:

Provider	When the credit clock starts
AWS	1–2 years from date of issuance
Google Cloud	specified at issuance; visible in the billing console
Microsoft	90 days to activate after accepting the agreement, then 2 years from activation
Cloudflare	1 year from activation
DigitalOcean	12 months from program start
OVHcloud	12 months from contract signature date, not from first use

THE MOST EXPENSIVE MISTAKE

Not thinking about what happens after the credits end. If the setup you build on credits is too expensive at normal prices, you'll face a billing cliff on a date that's been visible in your console from day one.

What credits cover and what they don't

All programs in this guide cover the provider's core services: compute, storage, networking, managed databases, and some AI tools.

They don't cover third-party services from the marketplace (with a few rare exceptions), higher-tier support plans (except in some cases with Google Cloud and OVHcloud), crypto mining, or resold and white-label infrastructure.

AI model coverage varies significantly by program and is not always intuitive – a model available through a provider's interface is not necessarily covered by that provider's startup credits. Before you rely on any model, check how it's billed. Specifics are covered in each program breakdown in Section 3.

03 Program-by-program breakdown

3.1 AWS Activate

AWS Activate is one of the most established startup credit programs, and for many Web3 and fintech founders it's the first place to apply. That comes down to AWS's position in the market: around 80% of the world's unicorns run on it, and its compliance tools, managed databases, and AI/ML services are well developed – which matters in regulated industries.

Since 2013, the program has given out more than \$8 billion in credits to over 350,000 startups. At this scale, it works less like a grant and more like a structured onboarding funnel. It helps to keep that in mind when you decide how to use it.

What you get:

Credits

Tier	Credits	Access path
Founders	Up to \$1,000	Direct application, no investor required
Portfolio	Up to \$100,000	Requires Org ID from an AWS Activate Provider

Credits can be used across more than 200 AWS services. This includes EC2, ECS, EKS, Lambda, S3, RDS, DynamoDB, Aurora, CloudFront, API Gateway, SageMaker, and Amazon Bedrock – along with third-party models from Anthropic, Meta, Mistral AI, Cohere, AI21 Labs, and Stability AI.

What is not covered: AWS Marketplace products (except Bedrock third-party model spend), Reserved Instances and Savings Plans with upfront payment, AWS Professional Services, Route 53 domain registration, and cryptocurrency mining.

Since 2013, the program has given out more than \$8 billion in credits to over 350,000 startups. At this scale, it works less like a grant and more like a structured onboarding funnel. It helps to keep that in mind when you decide how to use it.

Credit duration

1–2 years from the date of issuance. The exact expiration date is visible in the AWS Billing and Cost Management Console after activation.

AWS business support

If you're in the Portfolio tier and get Business Support credits, AWS automatically puts you on the Business Support plan. The credits cover the cost while they last.

Once they run out – whether that happens early or at the end – you start paying standard rates. That's a minimum of about \$100/month, or 3–10% of your AWS spend. You can switch back to Basic Support anytime in the console.

Partner ecosystem (Activate exclusive offers)

After receiving credits, you get access to partner offers from the AWS startup ecosystem. Verified offers as of April 2026 include:

- Notion – 6 months Business Plan free
- HubSpot – up to 75% discount
- Slack – 30% off the first year
- Miro – \$1,000 in credits
- MongoDB Atlas – up to \$5,000 in credits
- Confluent Cloud – up to \$20,000 in credits
- Auth0 by Okta – 1 year free
- Datadog – credits (amount varies by tier)
- CrowdStrike – startup offer
- ClickHouse – \$400 in credits
- Supabase – \$300 in credits

You can increase the total value with additional accelerator programs. The Generative AI Accelerator offers up to \$1M, Meta + AWS up to \$200K, and the Impact Accelerator around \$225K.

They run as separate programs, so you'll need to apply to each one individually.

Who qualifies

Founders Tier

- Be a bootstrapped or early-stage, self-funded startup
- Keep your company under 10 years old
- Use an active AWS account on the Paid Tier (Free Tier isn't enough)
- Have a working website or public company profile
- Avoid having received Activate credits of the same or higher value before

Portfolio Tier

All Founders tier requirements, plus:

- Org ID from a qualifying AWS Activate Provider (VC, accelerator, incubator, or AWS Partner Network member)
- Pre-Series B stage; if a funding round was closed, it must have been within the last 12 months

Region

The program is global. Core credits work across all supported AWS regions.

Some partner offers – like Stripe Atlas, Mercury, and Brex – are limited to US-registered companies. If you're based in Europe or APAC, you'll still have full access to the infrastructure credits and most of the ecosystem offers.

Equity requirement

None.

A note on portfolio tier access

Access to the \$100,000 tier comes through your investor or accelerator's Org ID, not a direct application. Providers have a limited quota and decide how to distribute it across their portfolio.

Some use tiers – for example, \$25,000 for pre-seed and \$100,000 for seed – instead of giving everyone the same amount. Being backed by a qualifying VC is required, but it doesn't guarantee you'll get the full \$100,000.

Before you count on it, check if your provider still has quota and ask how much they can actually nominate you for.

How to apply

Founders Tier – direct application

1. Go to aws.amazon.com/startups/credits
2. Create an AWS Builder ID using a personal email (this is tied to you as an individual, separate from your company AWS account)
3. Create or connect an AWS account on Paid Tier – this step is required before applying
4. Complete the Activate profile: company name, website URL, product description, and funding stage
5. Submit the application

Portfolio Tier – through your provider

1. Obtain an Org ID from your investor, accelerator, or AWS Partner Network partner
2. Follow steps 1–4 above
3. Enter the Org ID when prompted in the application

What to prepare

Start with a clear website. You need a working site that explains your product. AWS will check it automatically when you apply (per the Terms & Conditions, updated January 22, 2026). If your page is vague or doesn't describe the product, your chances drop.

Use a corporate email. Your Activate profile should be tied to your company domain, not a personal Gmail. The AWS Builder ID can stay personal — that's fine — but your application should reflect a real business. Be specific about your AWS setup. Say exactly what you'll use and why. For example: "EC2 + RDS for our backend, SageMaker for fraud detection, Bedrock for on-chain analysis." General phrases like "cloud infrastructure for our startup" don't help.

Show your funding stage clearly. Be accurate. If the stage doesn't match reality, AWS can cancel your credits.

Timeline

7–10 business days for most applications. Status is trackable in the Credit Application Status page within the AWS console.

Common reasons for rejection

- Have no working website, or give a product description that's too vague to review
- Apply without upgrading your AWS account to the Paid Tier
- Already received credits on this account at a similar level
- Use a personal email in the Activate profile instead of a company email

Common reasons for rejection

- Have no working website, or give a product description that's too vague to review
- Apply without upgrading your AWS account to the Paid Tier
- Already received credits on this account at a similar level
- Use a personal email in the Activate profile instead of a company email

Best for

Start with AWS Activate if you're building a fintech product on a standard stack – EC2 or ECS with RDS/Aurora, Lambda for event-driven work, and API Gateway for compliance-heavy endpoints. It also works well for Web3 teams that need Bedrock models for on-chain analytics, smart contract audits, or fraud detection, and want to stay within AWS instead of managing separate AI infrastructure.

If you're running cost-heavy node infrastructure (RPC nodes, validators, indexers), split your setup early. Use AWS credits for APIs, databases, and AI workloads, and run the nodes on bare metal with providers like Hetzner or OVHcloud. This keeps the most expensive compute off your AWS bill – which becomes critical once the credits run out.

Resources

- [AWS Activate Program](#)
- [AWS Activate Terms & Conditions](#)
- [AWS Promotional Credit Terms](#)
- [AWS Startup Offers & Partner Ecosystem](#)
- [AWS Startup Programs & Accelerators](#)
- [AWS Business Support Pricing](#)

☁ 3.2 Google Cloud for startups

Google Cloud for Startups is the only major program that treats Web3 funding – token raises, NFT sales, foundation grants – as a valid signal for full credits. For teams without VC backing, that can mean \$2,000 vs \$200,000.

You also get access to ecosystem capital: grants from Solana, Near, Aptos, Celo, Flow, and HBAR, plus exposure through Polygon and Coinbase. It's not just cloud credits – it's a way into the Web3 funding network.

For fintech teams using Google's data and AI stack, credits can go up to \$350,000 – the highest limit among major providers.

What you get:

Credits

Tier	Credits	Access path
Start	Up to \$2,000	Pre-funded startups
Scale	Up to \$200,000 over 2 years	Funded startups, up to Series A
Scale (AI-first)	Up to \$350,000	For startups with AI built into foundational structure
Web3 track	Up to \$200,000 over 2 years	Web3-specific tier within Scale

Scale tier credit structure:

- Year 1: up to \$100,000 (100% coverage)
- Year 2: up to an additional \$100,000 (20% match on eligible spend)

Google may issue credits in parts, not all at once. You'll see the expiration date in your console when they're issued.

When credits run out, billing continues automatically – there's no notification.

What credits cover

Credits cover core Google Cloud and Firebase services: BigQuery, Vertex AI, GKE, Compute Engine, Cloud Spanner, Pub/Sub, Dataflow, Cloud KMS, Firestore, and Firebase tools like auth, Realtime Database, Hosting, and Functions.

They also cover Blockchain Node Engine – Google’s managed node hosting for validators and RPC nodes, useful for dApp backends and indexers.

Not covered: third-party services, Marketplace products, Google Workspace, Google Maps Platform, and Google Ads.

Support

- Start tier: Credits can be applied to the Customer Care plan
- Scale tier: \$12,000 in Google Cloud Enhanced Support credits, included upfront

Unlike AWS, where Business Support enrollment is disclosed in the Terms rather than the program page, Google includes the \$12,000 support credit as a named benefit. This covers a real cost that would otherwise appear on your bill.

Additional benefits – start tier

- Access to Google Cloud events at Web3 conferences
- 12 months Google Workspace Business Plus (new sign-ups only)

Additional benefits – scale / Web3 tier

- Join an invite-only Discord with the Google Cloud Web3 team
- Get VIP access to Web3 events and Google Cloud Next
- Share input on the Google Cloud Web3 product roadmap
- Get early access to new Google Cloud products
- Use free advanced learning labs

Web3 ecosystem layer (scale tier)

This is the part of the program that most founders underestimate. Beyond the infrastructure credits, Scale tier Web3 participants get access to:

Foundation grants – up to \$1,000,000 USD each (or token equivalent) from:

- Aptos Foundation
- Flow Foundation
- Near Foundation
- Celo Foundation
- HBAR Foundation
- Solana Foundation

Venture access:

- Up to \$3,000,000 from Polygon Ventures Ecosystem Fund (priority review)
- Priority review for Base Ecosystem Fund
- Introductions to Coinbase Ventures and Coinbase Listing teams
- Testnet Base Goerli ETH

Web3 tooling perks:

- Up to \$10,000 in Alchemy credits
- Nansen Query access and Nansen discounts
- Benefits from thirdweb
- QuickNode, Cobo, TRM Labs, Allium, Xverse offers (Scale tier)

Partner ecosystem perks (scale tier)

Scale tier participants marked with a star in the perks directory get exclusive access not available to Start tier. Partner perks span four categories:

- AI: ElevenLabs, Fireworks AI, Predibase, NVIDIA
- Data & analytics: Aiven, Databricks, Mixpanel, Redis
- DevOps & observability: Datadog, Grafana, GitLab, Temporal
- Web3: QuickNode, Cobo, TRM Labs, Allium, Xverse

Each perk is provided at the sole discretion of the individual service provider. Google is not responsible for the terms, availability, or continuation of any partner offer. Verify terms directly with each provider before building a dependency on their service.

Who qualifies**Start tier**

- Not be funded by an institutional investor or foundation
- Have started your company within the last 5 years
- Avoid having used Google Cloud credits beyond the free trial

Scale tier

- Have verified funding – equity (angels, accelerators, VCs, SAFE, convertible notes), tokens, NFT raises, or foundation grants
- Stay at or before Series A, or have raised Series A within the last 12 months
- Keep your company under 10 years old
- Not have received more than \$4,000 in Google Cloud credits before

Funding types that do not qualify for Scale tier (may be evaluated for Start tier only): private equity, government innovation grants, prize funding, crowdfunding, friends and family.

AI tier (within scale)

AI must be built into the startup's foundational product structure and strategy. The distinction is evaluated manually: a fintech product that uses AI for fraud detection as a core differentiator is assessed differently than a product that integrated a Gemini-powered chatbot into an existing feature set.

Exclusions

Exclude IPO'd and acquired companies, educational institutions, government entities, nonprofits, personal blogs, dev shops, consultancies, agencies, crypto mining companies, and teams distributing tokens in violation of regulations.

Allow Web3 product companies. Target mining operations and regulatory non-compliance – not blockchain activity or token-based funding.

Region

Program is global. Google has sole discretion to approve or reject applications based on geographic region or country of primary place of business.

Equity requirement

None.

A NOTE ON THE FUNDING VERIFICATION REQUIREMENT

Google requires publicly available, online sources detailing the equity investments or funding made in your company. A pitch deck, a private email from your investor, or an internal SAFE document are not sufficient. Your round, token raise, or foundation grant must be findable via Crunchbase, a foundation's public announcement, a press release, or an equivalent public source.

If you're in stealth mode, Google asks you to work with your investor to verify funding through a Google Account Manager or by emailing cloudstartupsupport@google.com.

Funded teams most commonly end up in the \$2,000 Start tier because they apply before the raise is publicly indexed. Submit your application after funding is visible on Crunchbase or an equivalent public source, not at the time of closing.

How to apply

Before you apply

You need two things ready before starting the application:

1. 18-character Google Cloud billing account ID – created when you sign up for Google Cloud. Find it in the console under Billing. Manage your billing account.
2. Business email matching your startup's public website domain. The email used in the application, the email domain of your billing account, and your company website domain must all match. A mismatch is treated as a technical blocker during review, not as a minor inconsistency that can be corrected after submission.

If your website domain is [yourcompany.io](#), your application email must be [name@yourcompany.io](#) and your billing account must be associated with that same domain.

Application process

1. Go to cloud.google.com/startup/apply
2. Sign in with the Google account associated with your business email
3. Your billing account ID will be auto-populated based on your email – verify it matches the account where you want credits deposited
4. Complete the application form: company information, funding stage, product description, and intended Google Cloud use case
5. Submit

For Web3 teams: after completing the standard application, you can also apply directly to the Web3 track at cloud.google.com/startup/web3.

What to prepare

Funding documentation links. Have URLs to public sources ready before submitting – Crunchbase profile, foundation grant announcement, token raise press coverage. Do not submit until these exist publicly.

Specific Google Cloud use case. Google evaluates the intended infrastructure usage alongside the company profile. Describe which services you plan to use and why – Blockchain Node Engine for validator infrastructure, BigQuery for on-chain data analytics, Vertex AI for fraud detection models. Generic descriptions reduce the strength of your application; specific ones with clear technical rationale perform better.

Consistent domain across all accounts. Company website, application email, and billing account must share the same domain. Resolve this before applying – mismatches cause delays or rejections.

Timeline

Most applications receive a response within a few business days. Applications requiring manual review – which includes most Scale tier applications and Web3-specific requests – can take 10 days or more. If rejected, contact cloudstartupsupport@google.com for clarification.

Common reasons for rejection or downgrade to start tier

- Have funding that isn't publicly verifiable at the time of application
- Use an email domain that doesn't match your website or billing account
- Exceed the company age limit (5 years for Start, 10 years for Scale)
- Have already received more than \$4,000 in Google Cloud credits
- Use a funding type that doesn't qualify for Scale (PE, government grants, crowdfunding)

Best for

Google Cloud for Startups is the strongest choice for Web3 teams that have raised through tokens, foundation grants, or non-traditional mechanisms and need access to the full \$200,000 credit package without a conventional VC round. It's also the right program for fintech teams building data-intensive products – on-chain analytics, payment infrastructure, risk modeling – where Google's BigQuery, Pub/Sub, and Vertex AI stack is architecturally central. For AI-first startups in either category, the \$350,000 ceiling and access to Vertex AI, TPUs, and the AI Hypercomputer make this the highest-value program available from any major cloud provider in 2026.

Resources

- [Google Cloud for Startups](#)
- [Web3 Startup Program](#)
- [Google Cloud for Startups — FAQ](#)
- [Google Cloud Startup Program Terms](#)
- [Startup Perks Directory](#)
- [Google for Startups](#)
- [Apply](#)

3.3 Microsoft for startups

Microsoft for startups is often overlooked. Azure isn't the first pick for many Web3 teams, and the value isn't just one credit number.

The strength is in the bundle. You get Azure credits, plus GitHub Enterprise, Microsoft 365, Visual Studio, LinkedIn Premium, and Power BI. This can cover a big part of your software costs.

It works well for fintech teams building compliance-heavy products on Azure AI. It also fits early-stage teams that want to move fast without building a tool stack from scratch.

Credits can go up to \$150,000 through the investor path – one of the highest limits without giving up equity.

What you get:

Credits

Path	Credits	Access requirement
Open path	Up to ~\$5,000	Direct application, no investor required
Investor offer	Up to \$150,000	Referral code from investor, accelerator, or university partner

Open path structure:

- First block: approximately \$1,000, valid for 90 days from activation
- Second block: approximately \$4,000 more, available after business verification, valid for 180 days

Investor offer:

- Get up to \$150,000 in Azure credits
- Activate within 90 days after you accept the agreement, or the offer expires and you need to reapply
- Use the credits within 2 years after activation – no extensions
- Track lifetime usage, so any past Azure credits on the same account count toward your limit

What credits cover

Azure sponsorship credits apply to Azure products listed at <http://azure.microsoft.com/products>, including:

- Compute: Virtual Machines, AKS, Azure Container Apps
- Storage: Blob Storage, Azure Files, managed disks
- Networking: Virtual Network, Load Balancer, API Management
- Databases: Azure SQL, Cosmos DB, PostgreSQL Flexible Server, Redis Cache
- AI/ML – first-party Azure models only: Azure OpenAI GPT series, DeepSeek R1, Llama-4-Maverick, and other models sold directly by Azure (billed as Azure-native usage)
- GitHub usage (Copilot, Codespaces, Actions) – requires connecting your Azure subscription as a payment method in GitHub settings; not automatic

Credits apply on a per-account basis and cannot be shared across multiple accounts or merged with other sponsorship pools.

What credits do not cover

- Azure marketplace products
- Support plans (developer, standard, professional direct – paid separately)
- Third-party AI models, even in Azure AI Foundry (Anthropic, Cohere, Hugging Face, Meta, Mistral – billed separately)
- White-label products or resold infrastructure

The distinction is billing source. If a model or service is billed as direct Azure usage, it is covered. If it is billed through Marketplace or a third-party agreement, it is not – even if you access it through a Microsoft interface.

Credit duration and transition

When credits are exhausted or the 2-year period ends, the subscription automatically transitions to pay-as-you-go. Services continue running without interruption. Your payment method is charged automatically from that point. There is no pause, no warning at the moment of transition beyond standard billing notifications.

GPU access

Investor offer participants receive access to GPU infrastructure, but access is not automatic and is not guaranteed by the credit amount alone:

- Serverless GPUs via Azure Container Apps: on-demand, per-second billing; requires a support ticket for quota approval (2–7 day processing time)
- GPU VMs: NCads_H100_v5, ND-MI300X-v5, NCasT4_v3, NVadsA10_v5 series – availability varies by region; high-demand regions may not be able to approve automatically
- Startup GPU Cluster: short-term access to interconnected ND H100s and NDm A100s – available to a subset of startups notified after investor offer acceptance; invitation-based, not guaranteed

The practical implication: credits on paper do not equal GPU capacity available. Before committing to a specific GPU tier, confirm availability through the following steps:

- Serverless GPUs (Azure Container Apps): submit a support ticket for quota approval and factor in 2–7 days processing time before your workload can start
- GPU VMs (H100, A100, T4 series): check regional availability in the Azure Portal under Quotas → GPU before choosing a region. High-demand regions often cannot approve quota automatically – if that happens, request an increase via support
- Startup GPU Cluster: access comes through weekly invitation emails after investor offer acceptance. You cannot request access proactively – wait for the invite, then submit your request only when you are fully ready to use the cluster. Billing starts at 24/7 pay-as-you-go rates from the moment access is granted, regardless of actual usage

If your AI workload has a hard start date, plan for a 1–2 week lead time across all three paths.

Additional benefits

Development and productivity tools (investor offer):

- GitHub Enterprise
- Visual Studio Enterprise
- LinkedIn Premium (Business or Career)
- Power BI Pro
- Power Apps and Power Automate.

Microsoft 365 Business Premium:

- Up to 50 user seats
- 12-month term
- Requires a payment method on file
- Microsoft Copilot is not included
- Renews at standard pricing after 12 months if not cancelled; set a calendar reminder.

Technical support:

- Open path: basic support, billing and subscription help
- After business verification: developer support, priority access to Microsoft Q&A (priority marking, responses typically within approximately 8 business hours from engineers and community champions)
- Investor offer: access to Azure Advisors, architecture reviews, scaling guidance, AI and infrastructure recommendations

Priority community support operates as a public channel. It works well for quick technical questions, but is not appropriate for confidential issues or complex architectural decisions.

Upgraded support plans – Developer, Standard, and Professional Direct – are not covered by credits and must be purchased separately.

Go-to-market layer (growth stage)

After MVP, you can list your product on Azure Marketplace, get co-sell support from Microsoft, and apply for Azure IP Co-sell (IPCS) status. This lets customers buy your product using their Azure spend.

This part is valuable, but you need a ready product, marketplace compliance, and some sales traction.

Who qualifies

Open path

- New Azure user (existing Azure accounts may be ineligible)
- Company domain and business email required
- Country must be in a supported region for the offer

Investor offer

- Private, for-profit company
- Software-based product that belongs to the startup (not white-label)
- Stage: up to Series C
- Connected to a VC, accelerator, university, or partner in Microsoft's investor network – referral code required
- Azure country/region must be supported
- Lifetime Azure credit history within the program's limits

EXCLUSIONS:

agencies, consultancies, dev shops, educational and government organizations, cryptocurrency mining operations.

Web3 product companies qualify. The exclusion is mining activity, not blockchain or token-based products.

Funding type

The investor offer requires a referral code from a qualifying organization in Microsoft's network, not a specific type of funding. Qualifying organizations include accelerators, university programs, and VCs. Token-funded or bootstrapped teams can access the investor offer through a qualifying accelerator or incubator that holds a Microsoft partnership.

Region

Program is available globally in supported Azure regions. Azure Government accounts are eligible – contact support for setup.

Equity requirement

None.

A Note on the investor network

Get a referral code through your VC, accelerator, university program, or a Microsoft partner. The website doesn't provide codes, and there's no public list of partners.

Ask your contact if they're in the network and can issue a code. Being backed by a qualifying organization is required, but not every partner gives codes to all portfolio companies.

How to apply

Open path

1. Go to [Microsoft for Startups](#).
2. Sign in or create a Microsoft Account – registration uses a personal MSA by default.
3. Complete the company profile: name, website, domain, funding stage, product description.
4. Submit for business verification to unlock the second credit block (~\$4,000).

Set up organizational structure immediately after registration. By default, credits are tied to a personal Microsoft Account. Before deploying any infrastructure:

- Set up Microsoft Entra ID (formerly Azure Active Directory)
- Add your company domain
- Create organizational user accounts with company emails
- Add a second administrator as a break-glass account

Leaving the setup on a personal MSA creates an ownership risk that is difficult and time-consuming to unwind later, especially as the team grows.

Investor offer

1. Obtain a referral code from your investor, accelerator, or university partner.
2. Go to the Microsoft for Startups Portal: portal.startups.microsoft.com
3. Sign in and enter the referral code.
4. Accept the program agreement – the 90-day activation window begins at this point.
5. Activate Azure credits within the 90-day window; unactivated offers expire.

What to prepare

Company domain and business email. A verified domain is part of eligibility verification for some benefits, including the Microsoft 365 offer. If you are applying without a company domain, several doors will be closed.

Clear product description. The program is for software product companies with proprietary products. The application should describe the product, not the founding team or business model.

Payment method. A credit card is required for identity verification, for services not covered by credits, and for automatic transition to pay-as-you-go at credit expiration.

Timeline

Open path activation can happen within hours of registration. Investor offer processing depends on partner workflows; expect a few days to a week after the referral code is entered. If credits are approved but not yet visible in the portal, contact support at aka.ms/startuphelp-mfs-portal.

Best for

Choose Microsoft for Startups if you're building fintech on Azure AI – Azure OpenAI, Azure AI Foundry, or tools like Purview and Defender. Credit coverage is clear, and everything works well together.

Use it if you want to cover most of your tool stack in one go. GitHub Enterprise, Microsoft 365, and Azure credits handle infrastructure, development, and operations.

Access the investor offer through accelerators or university programs that partner with Microsoft – even without a traditional VC.

Resources

- [Microsoft for Startups](#)
- [Microsoft for Startups Portal](#)
- [Program Overview](#)
- [Technical Benefits](#)

- [Using Azure Credits for GitHub, AKS, and AI Models](#)
- [Azure Credits & Billing FAQs](#)
- [Azure Activation FAQs](#)
- [Microsoft 365 Benefit](#)
- [Startup GPU Cluster](#)
- [Priority Community Support](#)
- [Azure IP Co-sell](#)

☁ 3.4 Cloudflare for startups

Cloudflare for startups plays a different role than AWS, Google Cloud, or Azure. It sits in front of your infrastructure and handles security, performance, edge compute, and traffic across its global network.

For Web3 and fintech teams, this matters once you're dealing with real users and transactions. You need DDoS protection, WAF, Zero Trust access, and API security from the start. At seed stage, this level of protection is usually too expensive without a program like this.

You also get a developer platform with serverless compute, storage, and AI inference, plus up to \$250,000 in credits – one of the higher limits in this group.

Use Cloudflare alongside AWS, Google Cloud, or Azure.

What you get:

Credits

Stage	Credits
Bootstrapped / stealth (promo code required)	Lower tier — apply with code "BOOTSTRAPPED"
Early traction (\$50K–\$500K raised)	Up to \$25,000
Seed (\$500K–\$5M raised)	Up to \$100,000
High-growth (Series A+)	Up to \$250,000

Credits are valid for up to 1 year from activation, or until fully used – whichever comes first. After expiration, Cloudflare bills against the payment method on file at standard rates. Credits are non-transferable, non-refundable, and cannot be redeemed for cash or sold.

What credits cover

Credits apply to all Cloudflare Developer Platform products and selected performance services:

Compute and serverless:

- Workers (serverless compute, globally distributed)
- Workers AI (AI inference at the edge)
- Durable Objects (stateful serverless)

Storage and data:

- R2 (object storage, zero egress fees) – capped at \$10,000 usage within credits
- KV (key-value storage)
- D1 (serverless SQL database)
- Cache Reserve – capped at \$10,000 combined with R2

AI:

- Workers AI for open-source models – up to \$50,000 within credits
- Partner models billed at standard rates (not covered by credits)

Media:

- Images (transformation and optimization)
- Stream (video)

Performance:

- Argo Smart Routing
- Early Hints
- Speed and performance tooling

Security (via enterprise-level domains): Up to 3 enterprise-level domains are included, providing access to:

- CDN
- DDoS protection (L3/4 and L7)
- Web Application Firewall (WAF)
- DNS
- Zero Trust (ZTNA, Secure Web Gateway, email security)
- API Shield

What is not covered:

Products outside the Developer Platform and the listed performance/security services. Cloudflare's network services tier (Magic Transit, Magic WAN) and enterprise SASE features beyond what is bundled with the enterprise domains are not included. There is no account management, no 24/7 enterprise support, and no SLA – the program operates on a self-service model at all credit tiers.

Credit duration and transition

Credits expire one year from activation or when fully consumed, whichever comes first. After either event, your account transitions to standard billing automatically. Set billing alerts before you approach the credit limit.

Workers launchpad (separate program)

In addition to the standard Startup Program, Cloudflare runs the Workers Launchpad – a structured cohort program for startups building on the Cloudflare Developer Platform. Participants receive:

- Founders Bootcamp (hands-on technical sessions)
- Weekly Solutions Architect office hours
- Access to introductions to Cloudflare's VC network (no investment guarantees)
- Demo Day opportunity
- Potential feature in Cloudflare's Built with Cloudflare showcase

Workers Launchpad runs for a limited time per cohort and has a separate application process from the standard Startup Program. The Startup Program credits can accompany Workers Launchpad participation. If you are actively building on Workers or the Developer Platform, applying to both programs in parallel is worth doing.

Who qualifies

Standard eligibility

- Software-based product or service
- Founded within the last 5 years
- Funding between \$50,000 and \$5,000,000
- LinkedIn profile, valid website, and business email address
- Not a current Cloudflare enterprise customer
- One account per applicant

Bootstrapped teams without \$50,000 in funding can apply using the promo code "BOOTSTRAPPED" for access to a lower credit tier. This is not automatically available – it requires the code at application.

Bonus criteria (strengthens application, not required): participation in an approved accelerator.

Funding type

The program references funding in dollar terms, not funding structure. Equity, token raises, and foundation grants are all potentially qualifying funding sources – what matters is that the total funding falls within the \$50,000–\$5,000,000 range for the standard tiers. Teams above \$5,000,000 in funding may qualify for the high-growth tier (up to \$250,000) at Cloudflare's discretion.

Stage

Up to Series B equivalent. High-growth and Series A+ teams qualify for the \$250,000 tier.

Region

Program is global.

Equity requirement

None.

Selection process

Applications are reviewed in cohort batches by the Cloudflare team, and acceptance is not guaranteed. Having a working product, a clear website, and demonstrated traction improves your chances. Accelerator participation is listed as a positive signal in the evaluation criteria.

How to apply

Standard startup program

1. Go to cloudflare.com/forstartups
2. Create a free Cloudflare account if you don't have one.
3. Add a payment method (credit card required for identity verification and post-credit billing).
4. Fill in the application form: company information, website, LinkedIn, funding stage, product description.
5. Submit and wait for email confirmation.

For bootstrapped teams without \$50,000 in funding: use the promo code BOOTSTRAPPED in the application form.

Workers launchpad

Apply separately at cloudflare.com/startups/workers-launchpad. The Launchpad runs as a cohort program with defined intake periods. Check the page for current cohort availability.

What to prepare

A working product or clear MVP. The program targets companies building real software products. A landing page without a product or functional demo is a weak application.

LinkedIn company profile. Explicitly listed as a requirement. Ensure it exists and is up to date before applying.

Specific use case for Cloudflare services. The application asks what you're building. Describing how you intend to use Workers, R2, Zero Trust, or WAF specifically – rather than "we need infrastructure" – is a stronger signal.

Funding documentation. For tiers above the bootstrapped level, having publicly verifiable funding information (Crunchbase, announcement, or similar) aligned with the stated funding range strengthens the application.

Timeline

Applications are reviewed in batches. Processing time is not publicly specified and varies by cohort cycle. Expect days to a few weeks between application and decision. There is no stated SLA for application review.

Best for

Choose Cloudflare for Startups if you need strong security and edge tools at seed stage – DDoS protection, WAF, Zero Trust access, and API security – without signing an enterprise contract.

Use it with AWS, Google Cloud, or Azure, not instead of them. Spend Cloudflare credits on security and edge, and use your main cloud for compute, databases, and AI.

If you're building on Workers or an edge-first setup – serverless APIs, global storage, AI at the edge – the developer platform credits can even support your core infrastructure.

Resources

- [Cloudflare for Startups](#)
- [Workers Launchpad](#)
- [Startup Program announcement \(up to \\$250K\)](#)
- [Scaling a Startup with Cloudflare](#)
- [Zero Trust for Startups — Reference Architecture](#)
- [Developer Platform Products](#)
- [Built with Cloudflare](#)

🔄 3.5 DigitalOcean Hatch

DigitalOcean Hatch plays a different role than AWS, Google Cloud, or Azure. It gives you developer-friendly infrastructure with a simple, AI-focused program for early-stage teams that want clear, easy-to-run compute.

Use a monthly credit budget instead of a lump sum. This changes how you plan spending – you manage costs month by month.

Get a dedicated track for blockchain projects. Run AI workloads on GPU through Gradient™ AI Inference Cloud, where credits lower costs but don't fully cover them.

Expect up to \$100,000 in credits – less than Google Cloud or Microsoft's investor path. In return, you get a simpler setup and less infrastructure overhead.

What you get:

Credits

Program	Credits	Duration
DigitalOcean Startups (standard)	Varies by partner referral; \$10K–\$20K typical	12 months
DigitalOcean Hatch (AI/ML tier)	Up to \$100,000	12 months

Credits are structured as a monthly budget allocation rather than a single spending pool. This is the most consequential structural difference from other programs in this category:

- A fixed monthly credit limit is set at the start of the program
- Unused credits within a given month do not roll over to the next month
- Usage above the monthly limit is billed immediately at standard rates
- The program runs for 12 months; the monthly structure repeats for the duration

This structure makes early spend predictable but provides no buffer against overages. A single workload spike – a training run, a high-traffic event, a misconfigured job – can exhaust the monthly allocation and generate charges before the month ends.

What credits cover

Core infrastructure:

- Droplets (general purpose, CPU-optimized, memory-optimized, storage-optimized virtual machines)
- Kubernetes (DOKS – DigitalOcean Kubernetes Service)
- Managed Databases (PostgreSQL, MySQL, MongoDB, Kafka, Valkey, OpenSearch)
- App Platform (managed application hosting)
- Spaces Object Storage
- Volume Block Storage
- Load Balancers, VPC, Cloud Firewalls

AI/ML infrastructure (Gradient™ AI Inference Cloud):

- GPU Droplets (access to GPU compute for training, inference, computer vision, NLP)
- 1-Click Models (pre-configured AI model deployments)
- Bare Metal GPUs (available in Hatch tier)

IMPORTANT GPU CAVEAT:

GPU compute is subsidized by credits rather than fully covered. Credits reduce the effective cost of GPU access, but GPU Droplets run at standard usage rates against your monthly credit allocation. At current pricing, GPU instances consume monthly credits significantly faster than standard Droplets. Plan your GPU workload schedule against your monthly credit ceiling before starting any sustained training runs.

What credits do not cover:

- Cryptocurrency mining (explicitly prohibited)
- Excessive resource consumption beyond normal usage patterns

NOTE:

Credits cannot be transferred, sold, or applied to a second account.

Credit duration and transition

Credits are valid for 12 months from program start. The term is not extendable. After expiration or credit exhaustion, the account continues running at standard DigitalOcean rates – there is no automatic pause or shutdown. Overages above the monthly limit are charged immediately regardless of remaining annual credit balance.

Additional benefits

Support:

- Standard tier: up to 15 months of standard support at no cost (note: this extends 3 months beyond the 12-month credit window – useful for the transition period)
- Hatch AI tier: access to enhanced support

Expert access:

- Direct sessions with DigitalOcean engineers and product team
- Technical guidance for AI/ML workloads

Community and visibility:

- Access to DigitalOcean startup network and events
- Opportunity for DigitalOcean Marketplace listing (product visibility within the ecosystem)

Partner credits and ecosystem perks:

- QuickNode – credits for blockchain node infrastructure (directly relevant for Web3 teams)
- Stripe Atlas – incorporation discount
- Notion – credits
- Airtable – credits
- HubSpot – significant discounts

Who qualifies

Standard eligibility

- Software product company (not an agency, consultancy, or service business)
- Funding up to approximately \$10,000,000
- Active company website and corporate email address
- Team account (not a personal account)
- Payment method on file
- New DigitalOcean user – the program is not available to existing DigitalOcean customers

AI/ML priority: The Hatch tier explicitly prioritizes AI and ML startups. Non-AI product companies can access the standard Startups program but may not qualify for the full \$100,000 Hatch tier.

Access model

Access is primarily distributed through VC and accelerator partners rather than through a public application form. The amount of credits you receive depends in part on which partner referred you and what allocation they have available.

Observed credit ranges in practice: \$10,000 (partner referral, early stage), \$20,000 (accelerator referral), \$100,000 (Hatch tier, typically via qualified AI-focused accelerator or direct Hatch application). The public-facing application exists, but the highest-value packages flow through the partner network.

A NOTE ON THE PARTNER ACCESS MODEL:

The \$100,000 Hatch ceiling is real, but it's not the default. Credit amounts are distributed through DigitalOcean's partner network – VCs, accelerators, and incubators – and what you receive depends on which partner referred you and what allocation they have available. A partner with a limited quota may only be able to nominate you for \$10,000–\$20,000, regardless of what the program page advertises.

Before you count on a specific amount, ask your partner two questions directly: whether they have an active DigitalOcean Hatch partnership, and what credit tier they can actually nominate you for. If your partner isn't in the network or has exhausted their quota, the direct application path at <http://do.co/hatch> is available – but the highest-value packages consistently flow through the partner channel. If you're targeting the full \$100,000, a referral from a qualified AI-focused accelerator gives you the best shot.

Funding type

Funding amount is the primary eligibility signal, with a ceiling of approximately \$10M. Funding structure – equity, SAFE, token raise, or foundation grant – is not specified as a disqualifying factor in official materials. Token-funded and bootstrapped teams within the funding range are not explicitly excluded.

Region

Program is global.

Equity requirement

None.

Exclusions

- Agencies, consultancies, dev shops, and service businesses
- Cryptocurrency mining operations
- Existing DigitalOcean customers

How to apply

Via partner referral (primary path)

1. Ask your VC, accelerator, or incubator whether they have a DigitalOcean Hatch partnership and available quota.

2. Request a referral or application link from your partner.
3. Complete the application through the partner-provided process.
4. Connect or create a DigitalOcean team account with a payment method on file.

The amount offered often depends on the partner's relationship with DigitalOcean and their allocation level. Ask explicitly what credit tier they can nominate you for before assuming the \$100,000 Hatch ceiling is available.

Direct application

1. Go to digitalocean.com/hatch or the current Startups program page.
2. Create a DigitalOcean team account (not a personal account) with a corporate email.
3. Add a payment method.
4. Submit the application form: company information, website, product description, funding stage, intended infrastructure use case.

What to prepare

Specific AI/ML use case description. The Hatch tier prioritizes AI startups. Describing your use of GPU compute, model training, inference, or AI-specific infrastructure – rather than general cloud usage – increases alignment with the tier's stated priority.

Corporate email and team account. A personal account or Gmail-registered address does not meet the application requirements. Set up a team account with a company domain before applying.

Payment method. Required before activation. Overages bill immediately against this method.

Funding documentation. Have publicly available funding information ready if relevant – Crunchbase profile, announcement, or similar. The ~\$10M funding cap is the ceiling, not a floor.

Timeline

Application review timelines are not publicly specified for the Hatch program. Partner-referred applications typically move faster than direct submissions. Expect a few days to a few weeks depending on the intake cycle.

Best for

Choose DigitalOcean Hatch if you're an early-stage AI/ML team and want simple GPU access without the setup complexity of AWS, Azure, or Google Cloud. It works well for model inference, fine-tuning, and deployment on the Gradient™ platform, where 1-Click Models speed things up.

For Web3 teams, the QuickNode partner credits make it a good add-on to your main cloud, especially for node costs.

Use it if your usage is steady and predictable. It's a poor fit for spiky workloads – one surge can burn through your monthly credits.

Resources

- [DigitalOcean Hatch](#)
- [DigitalOcean Startups](#)
- [Gradient™ AI Inference Cloud](#)
- [GPU Droplets](#)
- [Blockchain Infrastructure on DigitalOcean](#)
- [Hatch for AI/ML Startups — Blog](#)
- [AI Startup Ecosystem Announcement](#)

🚀 3.6 OVHcloud startup program

OVHcloud Startup Program is the most relevant cloud credit program for European Web3 and fintech teams with data sovereignty requirements. As the largest European-headquartered cloud provider, OVHcloud operates outside US CLOUD Act jurisdiction, offers explicit GDPR and HIPAA compliance posture, and prices egress and ingress at rates materially lower than US hyperscalers. The program is selective, contract-based, and oriented around direct engineering support rather than self-service tooling. Credits are the entry point; the stated value proposition is an ongoing partner relationship. For fintech products handling EU financial data or regulated personal information, and for Web3 teams that want infrastructure without hyperscaler dependencies, this program addresses a specific set of needs that US-headquartered providers structurally cannot meet.

What you get:

Credits

Tier	Credits	Engineering support	Target stage
Start	€10,000	6 hours 1:1 with engineer	Pre-seed, seed
Scale	Up to €100,000	Up to 20 hours 1:1 with engineer	Series A and beyond

Both tiers run for 12 months from the date you sign the program contract, not from the date of first use. Credits not consumed by the end of the term are deleted automatically and do not roll over.

What credits cover

Credits apply to OVHcloud's server infrastructure layer – compute, storage, and managed services – and do not extend to the full operational stack.

Public cloud (covered):

- Compute: instances (CPU and select GPU), Baremetal Cloud
- Storage: block, object, archive, snapshot, backup
- Networking: load balancer, bandwidth, floating IP, gateway, anti-DDoS
- Orchestration: Managed Kubernetes, Rancher, container registry, workflows
- Databases: MySQL, PostgreSQL, MongoDB, Valkey (managed)
- Data analytics: Kafka, OpenSearch, Grafana, logs, data processing
- AI & ML: AI Notebooks, AI Training, AI Deploy, AI Endpoints

- Quantum computing notebooks
- Data platform services

Hosted private cloud (covered):

- VMware on OVHcloud: Managed vSphere, Hyperconverged Storage, NSX/SDDC
- Nutanix on OVHcloud
- Compliance-certified environments: Healthcare, SecNumCloud, HIPAA, PCI-DSS

Bare metal & storage (partially covered):

- Managed Bare Metal "Essentials" (VMware-powered) – eligible
- NAS-HA / Cloud Disk Array – eligible
- Dedicated Servers – not eligible
- VPS – not eligible

Support (covered by credits):

- Premium support – eligible (Start and Scale)
- Business support – eligible for Scale tier only
- Enterprise support – not eligible

GPU:

Credits cover select GPU instances within Public Cloud compute. Covered GPU types include RTX 5000 and V100/V100s. Not all GPU configurations are eligible. Verify the specific instance type against the eligible products list before committing workloads.

What is not covered:

- Domains, web hosting, email services
- Collaborative tools
- Telecom services
- VPS
- Dedicated servers
- Enterprise support

The program covers infrastructure and does not include productivity software, dev tools, or operational SaaS.

Credit application mechanics – important

Credits do not function as a universal cash balance. How they apply depends on the product type:

- Public Cloud: credits apply automatically in the next billing cycle after service creation

- Other eligible products: you must manually select the payment method as "Voucher — STARTUP_PROGRAM" when ordering

If you order an eligible service and do not select the voucher payment method, the charge goes directly to your attached payment card. There is no warning inside the program flow, and there is no retroactive credit correction. Verify the payment method selection before confirming every non-Public Cloud order.

Non-eligible products ordered on the same account are billed to your attached payment method without any buffer or sandbox protection.

Credit duration and transition

When the 12-month period ends, remaining credits are deleted automatically. Services continue running – there is no shutdown. All charges from that point forward are billed to the payment method on file at standard OVHcloud rates.

Support and engineering access

This is the most distinctive aspect of the program compared to other providers. Both tiers include named engineering support:

- Start: 6 hours of 1:1 sessions with an OVHcloud engineer, standard support, regional Startup Program Manager
- Scale: up to 20 hours of 1:1 sessions, Business support coverage (via credits), more active commercial and GTM engagement

An onboarding session is scheduled at the start of the program. This covers how to use credits, which products are eligible, how to approach infrastructure architecture, and how to engage the team for ongoing help. Startup Program Managers remain available throughout the term via email, LinkedIn, and events.

This is not typical self-service cloud support. OVHcloud explicitly positions the program around human access – access to engineers and a named contact – rather than documentation and tickets.

Go-to-market layer

Both tiers include:

- Showcase event participation and visibility
- Access to OVHcloud's VC and investor network
- Partner introductions
- Social media visibility for new program entrants

Scale tier adds:

- More active commercial engagement

- Personalized quotes for product expansion
- Accelerated product activation

Fast forward accelerator (separate program): OVHcloud runs a 10-week accelerator with GTM support, demo day, and investor access. This operates separately from the standard Startup Program but is accessible to program participants. No equity component.

Who qualifies

Start tier

- Pre-seed or seed stage company
- Registered legal entity (not a personal account or sole trader without formal company registration)
- No prior participation in the OVHcloud Startup Program (repeat applications are excluded)

Scale tier

- Series A and beyond, or funded scaleup
- Registered legal entity with active VAT registration

Exclusions

- Cryptocurrency mining operations
- Black-hat SEO, automation bots, or similar activities
- Nonprofits and non-commercial projects
- Companies that have previously participated in the program (re-application is not permitted)
- Companies without a registered legal structure

Region

- Program is global – active in 130+ countries as of the 2025 report. OVHcloud's strongest infrastructure presence is in Europe, but the program accepts applications worldwide.

Funding type

- The program does not specify a required funding type. Equity, SAFE, token raises, and foundation grants are all accepted. Stage and company structure are the primary eligibility signals. Bootstrapped pre-seed companies can qualify for the Start tier if they meet the registration and company structure requirements.

Equity requirement

None.

A note on selectivity

This is a manually reviewed, selective program – OVHcloud uses the word "selected" explicitly on program pages, and rejection is a real outcome. The most common reasons for rejection are incomplete legal information and a vague infrastructure description. The application asks specifically what server infrastructure you need: a generic answer is treated as a weak signal. Prepare both the legal data and the technical use case before opening the form.

A note on the contract clock

The 12-month credit period starts the moment you sign the program contract – not when you first use any service. This is the most consequential timing detail in the program and has no equivalent in AWS, Google Cloud, or Microsoft programs.

After acceptance, OVHcloud sends you a contract link by email. There is no expiry stated for that link, but once you sign through the OVHcloud Control Panel, the clock is irreversible. Credits not used by the end of the 12-month term are deleted automatically.

The practical rule: do not sign the contract until your infrastructure is ready to use. If you are accepted but not yet ready to build, hold the contract unsigned. Signing it "to lock in" the offer costs you weeks or months of credit runway with no benefit.

How to apply

Before you apply

You need a fully registered company before applying. The application requires:

- Legal entity form (company, not individual)
- VAT registration number and registration data
- Company address
- Account owner information
- Professional email with company domain
- Backup email address

A Gmail address or personal email with no matching domain will not pass application review. If your company is in formation, wait until registration is complete before applying.

Application process

1. Go to startup.ovhcloud.com
2. Select the appropriate tier (Start for pre-seed/seed, Scale for Series A+).
3. Create or log into your OVHcloud account – this must be a company account, not a personal one.

4. Complete the application form:

- Company name, website, LinkedIn, X (Twitter)
- Description of project and business model
- Server infrastructure needs (specific, not generic)
- Stage of development

5. Submit – applications are reviewed manually; response typically within approximately 7 days.

After acceptance, you receive an email with a contract link. The contract must be signed through the OVHcloud Control Panel. Credits activate within 48 business hours of contract signature, and the 12-month credit clock starts at that point. Sign the contract only when you are ready to begin using the infrastructure.

The application account and the contract signing account must be the same. Switching accounts between application and activation will create complications.

What to prepare

Specific infrastructure use case. The application asks for your server infrastructure needs. "Cloud infrastructure for a Web3 product" is a weak answer. "Managed Kubernetes for our dApp backend, PostgreSQL for transaction data, and AI Training for our fraud detection model" is a strong one. OVHcloud evaluates whether the infrastructure needs are real and coherent.

Complete company information. Missing or incorrect legal data is the most frequently cited reason for rejection or delay. Have VAT number, registration data, and company address confirmed before filling in the form.

Timing of contract signature. Once accepted, do not sign the contract until you are operationally ready to start using the infrastructure. The 12-month window begins at signature. If there is a delay between acceptance and readiness, the acceptance email does not expire immediately – but the contract clock is irreversible once signed.

Quota increases

Startup Program credits cover usage costs but do not automatically increase resource quotas. If you need resources beyond your default quota limits, the process is:

1. Submit a support ticket with your technical justification.
2. Reference your participation in the Startup Program and name your Program Manager.
3. A payment method must be on file and an initial payment may be required to unlock the quota.

Quota increases require payment with your own funds first. That payment can subsequently be converted into startup credits, but credits do not unlock quota directly – they offset usage costs after the quota is already active.

Use it if your usage is steady and predictable. It's a poor fit for spiky workloads – one surge can burn through your monthly credits.

Best for

OVHcloud Startup Program is the right choice for European fintech and Web3 teams where data residency, GDPR compliance, and regulatory infrastructure posture are non-negotiable product requirements – particularly for payment infrastructure, financial data processing, or anything subject to EU financial services regulation. It is also well-suited for teams that want infrastructure support from named engineers rather than documentation and forums, and for founders who want to avoid hyperscaler pricing structures and US jurisdictional exposure. The Start tier is accessible to pre-seed companies that have formal legal registration; the Scale tier is the strongest European cloud alternative for Series A fintech and Web3 teams that have outgrown the bootstrapped infrastructure stage.

Resources

- [OVHcloud Startup Program — For Startups](#)
- [OVHcloud Startup Program — For Scaleups](#)
- [US Application Page](#)
- [How to Optimise Your Application](#)
- [How to Sign Your Contract](#)
- [How to Check Credits](#)
- [Eligible Products](#)
- [Services and Payment](#)
- [Quota Increase Process](#)
- [Contact Startup Program Managers](#)

🔗 04 Comparison table

Programs side by side. Use this view when shortlisting; return to Section 3 for the operational details.

Program	Max credits	Credit model	Expiry	Stage	Web3 funding
AWS Activate	\$100,000	Lump sum	1–2 years from issuance	Pre-Series B	No – requires institutional backer (VC, accelerator, or AWS Partner Network member)
Google Cloud	\$350,000 (AI) / \$200,000	Lump sum, issued in increments	Specified at issuance	Up to Series A	Yes – tokens, NFTs, foundation grants
Microsoft Founders Hub	\$150,000	Lump sum	2 years from activation	Up to Series C	Via accelerators only
Cloudflare	\$250,000	Lump sum	1 year from activation	Up to Series B	Yes (by funding \$)
DigitalOcean Hatch	\$100,000	Monthly budget (no rollover)	12 months	Up to ~\$10M raised	Not specified (amount-based)
OVHcloud Startup	€100,000	Lump sum	12 months from contract signature	Pre-seed to Series A+	Yes (bootstrapped OK)

AI model coverage comparison:

Program	First-party AI	Third-party AI	Notable exclusions
AWS Activate	All AWS-native	Bedrock 3P models covered	AWS Marketplace AI (non-Bedrock)
Google Cloud	All GCP-native	Marketplace excluded	Specified at Third-party Marketplace issuance
Microsoft Founders Hub	Azure-direct models	Anthropic, HuggingFace, Meta, Mistral, Cohere excluded	Non-Azure-billing models
Cloudflare	Workers AI (OSS)	Partner models at standard rates	Partner AI models
DigitalOcean Hatch	Gradient™ platform	Not specified	Standard billing for overages
OVHcloud Startup	AI Notebooks, Training, Deploy, Endpoints	Not applicable	Enterprise support

05 How to stack programs

These programs are largely complementary. The goal is to cover different infrastructure layers with different credit pools, extending total runway and avoiding single-provider dependency.

Bootstrapped, pre-product Web3 team

Start with AWS Founders (\$1,000, minimal friction) and Cloudflare for Startups using the BOOTSTRAPPED promo code (\$5K–\$25K for the security and edge layer). These two together give you a working infrastructure and security baseline at near-zero cost while you build toward funding.

When funded: apply immediately to Google Cloud Scale (if token/foundation funded) or AWS Portfolio (if VC-backed).

Web3 team with token raise or foundation grant

Google Cloud Scale should be your first application – it's the only major program that explicitly recognizes this funding type for the full credit package (\$200,000). Simultaneously apply to Cloudflare for Startups for the security layer (\$100,000 at seed).

After those are active: apply to AWS Portfolio via your investor network for the secondary infrastructure layer and ecosystem perks.

EU-regulated fintech, VC-backed

Start with OVHcloud Scale for EU data residency infrastructure (€100,000), combined with Cloudflare for Startups for edge security (\$250,000 at high-growth). For AI workloads or US-facing infrastructure that doesn't require EU residency, add Google Cloud or Microsoft Founders Hub.

AI-first fintech or Web3 team

Google Cloud Scale AI tier (\$350,000) is the primary application. Supplement with Microsoft Founders Hub investor offer (\$150,000) for the Azure-native AI stack if your team uses Azure OpenAI or Azure AI Foundry. Add DigitalOcean Hatch (\$100,000) if you need dedicated GPU budget under a predictable monthly structure for training runs.

Early-stage, VC-backed, building on Azure

Microsoft Founders Hub open path first (immediate activation, \$5,000). Apply for the investor offer via your VC simultaneously. Once active: add Cloudflare for Startups for the security layer.

💡 STACKING RULES TO REMEMBER:

- This guide covers cloud inApply to programs as early as you qualify – don't wait until you need the credits.
- Lifetime credit history is tracked on some accounts (Microsoft, Google). Applying too early and receiving a small credit may affect eligibility for larger packages later. For Google Cloud: the \$4,000 threshold for Scale tier means the \$2,000 Start tier is a one-time use.
- Ecosystem perks (HubSpot, Notion, Datadog) appear in multiple programs – you typically can't redeem the same offer twice. Prioritize the version with the best terms.
- OVHcloud credits apply to the EU infrastructure layer. Stack with a US hyperscaler program for workloads that don't require EU residency, rather than trying to run everything on OVHcloud.frastructure credits. AI credits, Web3 grants, and developer tooling programs follow different eligibility logic and are covered in separate guides in this series.

☑ 06 Application checklist

Complete this checklist before submitting any application. The items that trip most founders are not about the product – they are about organizational and account hygiene.

Company structure (required for all programs)

- ☑ Company is formally registered as a legal entity (not a personal account or sole trader)
- ☑ Company has a domain – not a free subdomain or personal blog URL
- ☑ At least one email address uses the company domain (e.g. [name@yourcompany.io](#))
- ☑ Company LinkedIn profile exists and is current
- ☑ Company has a working website with a clear product description
- ☑ Website domain, application email, and billing account email all match (critical for Google Cloud)

Funding documentation (for funded teams)

- ☑ Funding round or token raise is publicly verifiable (Crunchbase, foundation announcement, press release)
- ☑ Do not apply to Scale/Portfolio tiers before the raise is publicly indexed
- ☑ Know your exact funding amount and stage – misrepresentation can result in credit cancellation

Cloud accounts (before applying)

- ☑ AWS account is on Paid Tier, not Free Tier (required for AWS Activate)
- ☑ Google Cloud billing account ID (18-character) is ready
- ☑ Microsoft account is set up with company domain
- ☑ Cloudflare account exists with payment method on file
- ☑ DigitalOcean team account exists with payment method
- ☑ OVHcloud company account exists with VAT number and legal registration data

Application content

- ☑ Product description is specific – what the product does, who it's for, what infrastructure it requires
- ☑ AWS use case names specific services (EC2, RDS, Bedrock, etc.)
- ☑ Google Cloud use case references specific services and data/AI workloads
- ☑ OVHcloud infrastructure needs are described concretely (Managed K8s for X, PostgreSQL for Y)
- ☑ Cloudflare application describes specific products (Workers, Zero Trust, WAF) you plan to use

Investor path programs (AWS Portfolio, Microsoft Investor Offer, DigitalOcean Hatch)

- ☑ Confirm your VC/accelerator is in the provider's partner network
- ☑ Ask explicitly what credit tier they can nominate you for – don't assume the maximum
- ☑ Confirm your partner has remaining quota before beginning the application process
- ☑ Obtain the referral code or Org ID before starting the application

Post-approval actions

- ☑ For Microsoft: set up Entra ID and organizational accounts before deploying anything
- ☑ For OVHcloud: sign the contract only when you are ready to use infrastructure (timer starts at signature)
- ☑ For Microsoft Investor Offer: activate within 90 days of accepting the program agreement
- ☑ For all programs: set billing alerts at 70%, 85%, and 95% of credit balance
- ☑ For all programs: calendar the credit expiry date and plan the post-credit cost structure now

07 Architecture decisions that affect long-term cost

Running out of credits is manageable. Discovering at that point that your infrastructure costs two or three times what is financially sustainable – and that the architecture behind those costs is expensive to change – is not. The decisions you make during the credit period determine your cost structure after it ends, unless you invest in migrating later. These are the decisions that matter most.

Build on infrastructure you can afford at market rates

Before choosing a service, check its standard pricing. AWS Glue, Kinesis Data Firehose, and EMR are convenient and well-covered by credits. They are also expensive at scale, and migrating data pipelines to alternatives (Kafka self-hosted, dbt + S3, Spark on managed Kubernetes) takes months of engineering time. If a data-intensive service is architecturally central to your product, calculate its cost without credits before committing.

The same logic applies to AI inference. Running all inference through a managed API service like Azure OpenAI or Bedrock is convenient. At scale, the cost per call can become the dominant line item on your cloud bill. Building an inference layer that can route traffic between hosted APIs and self-hosted models gives you cost flexibility.

GPU workloads – subsidized is not free

GPU compute is subsidized by credits rather than eliminated. A sustained training run or production inference workload at GPU rates will consume credits faster than any other infrastructure category. Model your GPU usage explicitly – expected hours per month, cost per hour at market rates, monthly spend – before building a production dependency on a specific GPU tier.

Understand vendor lock-in before you're locked in

The more AWS-native, Azure-native, or GCP-native your architecture becomes, the higher the cost of moving later. This is not an argument for avoiding these platforms – it is an argument for understanding which integrations create lock-in and which don't.

Low lock-in choices: PostgreSQL on any managed service, Kubernetes on any provider, S3-compatible object storage (R2, OVHcloud Object Storage, and AWS S3 all use the same API), standard container deployments.

High lock-in choices: Provider-specific serverless frameworks, proprietary data pipeline services, AI services with no self-hosted alternative, managed blockchain services with no standard API.

For Web3 teams specifically: running validator nodes or RPC infrastructure on a hyperscaler is typically expensive and creates pricing lock-in. Running node infrastructure on bare-metal providers (OVHcloud, Hetzner) and using cloud credits for the application layer, databases, and AI workloads is usually more cost-efficient after credits expire.

The "proper architecture" cost multiplier

Enterprise-grade architecture costs significantly more than a minimal setup, even when both run the same code. Redundancy, multi-region deployment, failover, automated backups, log aggregation, security controls, secrets management, observability, and compliance tooling are all real infrastructure expenses. AWS, Azure, and Google all recommend these practices, and their architecture guidance is genuinely sound. Following it fully during the credit period means credits are partially subsidizing architecture overhead rather than product infrastructure.

The practical question is which enterprise practices to implement during the credit period and which to defer until you have revenue to fund them. A startup spending 40% of its monthly credits on observability infrastructure for a product with 50 users has the priority ordering wrong.

Plan the post-credit transition explicitly

Before your credits expire:

- Run your infrastructure at full standard pricing for one billing cycle in a test environment, or calculate it manually
- Identify the three highest line items. Build a plan to reduce each one if revenue is not sufficient to cover them
- Consider whether right-sizing (smaller VMs, consolidated databases, reduced redundancy for non-critical systems) can reduce costs by 30–50% with limited engineering effort
- Make sure auto-scaling policies have upper bounds – an uncapped auto-scaling group can create a bill that exceeds your monthly credit budget in a single traffic event



WORK WITH CIDT

The decisions covered in this guide – which programs to apply to, how to stack them, and what to build while credits last – are the same decisions that determine your infrastructure cost after they expire. That's where we work.

We build custom blockchain and fintech products for teams that are serious about launching. We work with Web3 protocols, fintech infrastructure companies, and AI-enabled financial products at the stage where architecture decisions matter.

If you are planning to build on these credit programs and want help structuring infrastructure from the start – so what you build on credits is also sustainable at market rates – we are available for a conversation.



BOOK A CALL WITH OUR TEAM



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