

How to Set Up a Stripe Payment Link That Tells You Who Paid

A free Stripe account gives you a shareable payment link in about 15 minutes, with no monthly fee. The two settings most people skip are bank payments, which cut fees on big deposits, and a custom field so you know which client actually paid.

WHAT THIS ADDS

Most payment link guides stop at "copy the link." The two settings that matter for a small business are buried in the options. Turning on US bank payments cuts the fee on a \$2,400 deposit from \$69.90 to \$5.00 at Stripe's standard rates. A custom "name or job" field is the only reliable way to match a reused link to the right client.

What you will have at the end, and what you need first

By the end you will have a live link, something like *buy.stripe.com/abc123*, that you can paste into an email, a text or a quote. A client taps it, pays by card, Apple Pay, Google Pay or bank account, and gets a receipt. You see the payment in your dashboard with the client's name and job attached. It costs nothing until someone pays.

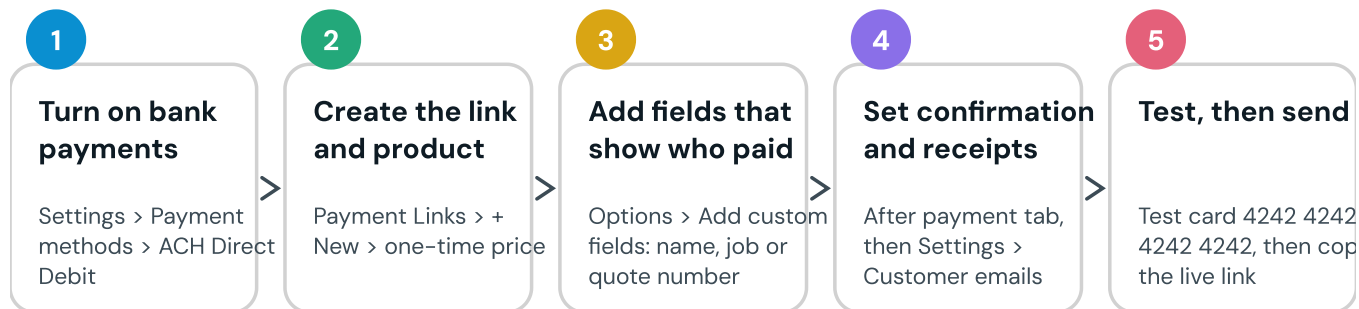
This tutorial uses Stripe because it has no monthly fee and the link works without a website. If you already take payments in person with Square or PayPal, use their payment link feature instead and keep everything in one place. The steps are similar, but the menu names differ.

Before you start, have these ready:

- A Stripe account. Sign-up is free at stripe.com.
- Your legal business name, plus your EIN or, if you are a sole proprietor, your SSN. Stripe has to verify you before you can take live money.
- The checking account you want payouts sent to.
- One fixed price you charge often. Good examples are a booking deposit, a session fee or a diagnostic fee. A payment link works best for an amount you charge again and again.

Allow 15 to 20 minutes. Verification is sometimes instant and sometimes takes a day or two. You can build and test your link while you wait.

Throughout, we will use one example. Maria runs a small wedding photography business and takes a **\$500 retainer** to hold a date. She sends the same link to every couple who books.



The five steps to a payment link you can send today

Step 1: Turn on bank payments before you make the link

Do this first, because most people never come back to it. A payment link only shows the payment methods switched on in your account settings.

1. In the Stripe dashboard, click the gear icon (top right) and choose **Settings**.
2. Under **Payments**, click **Payment methods**.
3. Cards, Apple Pay and Google Pay are usually on already. Find **ACH Direct Debit** (sometimes listed as US bank account) and turn it on.

Here is why it matters. Stripe's standard US card rate is **2.9% + 30¢** per successful charge. ACH Direct Debit is **0.8%, capped at \$5**. Check [Stripe's pricing page](#) for current rates, because they do change.

On small amounts the difference hardly matters. On a deposit for a kitchen remodel or a full wedding package, it is real money:

- \$150 deposit: \$4.65 by card, \$1.20 by bank.
- \$500 retainer: \$14.80 by card, \$4.00 by bank.
- \$2,400 deposit: \$69.90 by card, \$5.00 by bank.

The tradeoff is time. A bank payment can take up to four business days to clear, and it can still fail after the client hits pay if their account is short. Cards confirm instantly. So for a same-week booking, take the card fee. For a deposit on work starting next month, the bank option is the better deal for you.

You cannot make clients choose the bank option. You can only offer it. Some businesses add a line to their quote, such as "Paying by bank account helps us keep prices down." That is enough to nudge many people.

	Card	US bank account (ACH)
\$150 deposit	\$4.65	\$1.20
\$500 retainer	\$14.80	\$4.00
\$2,400 deposit	\$69.90	\$5.00
When money is confirmed	Instantly	Up to 4 business days

Step 2: Create the link and the product

1. In the left menu, click **Payment Links**. If you do not see it, type "Payment Links" into the search bar at the top of the dashboard.
2. Click **+ New**. Some accounts label it **Create payment link**.
3. Under the type of payment, choose **Products or subscriptions**. Skip "Customers choose what to pay" unless you take tips or donations. It lets people type any amount, including the wrong one.
4. Click **+ Add a new product**.
5. Fill in **Name**. This is what the client sees at checkout, so make it plain. Maria uses "Wedding date retainer."
6. Fill in **Description** with one sentence that heads off questions. Maria's says: "Holds your date. Deducted from your final package balance."
7. Set **Price** to 500.00, currency **USD**, and choose **One-time** rather than Recurring.
8. Click **Add product**.

Leave **Adjust quantity** off unless clients might genuinely buy more than one. Otherwise someone will pay for two by accident and you will be issuing a refund. Stripe keeps its processing fee on refunds.

Step 3: Add the fields that tell you who paid

This step is the one that saves you headaches later. A payment link is *reusable*. Every client gets the same URL, so Stripe has no idea which of your clients a payment belongs to. It collects an email and the name on the card. But the card might be a parent's, a business partner's or a spouse's under a different surname.

Still on the same screen, scroll to **Options**:

1. Tick **Add custom fields**. You can add up to three.
2. Field 1: type **Text**, label "Your name (as it appears on your quote)." Make it required.
3. Field 2: something that identifies the job. A photographer uses "Event date." A contractor uses "Job address." A body shop uses "Vehicle and license plate." If you number your quotes, "Quote number" is best of all.
4. Tick **Require customers to provide a phone number** if you will need to call them about the booking.
5. Leave **Collect customers' addresses** off unless you ship something or need a billing address for your records. Every extra field is a reason to abandon checkout.

Leave **Allow promotion codes** off unless you actually run discounts. A visible promo box sends people off to search for codes that do not exist.

If you sell taxable goods, **Collect tax automatically** needs Stripe Tax, which costs extra. Most service businesses taking a deposit can leave it off. Ask your accountant whether your deposits are taxable where you work.

Step 4: Set what happens after they pay, and turn on receipts

1. At the top of the link editor, click the **After payment** tab.
2. Choose **Show confirmation page**, then **Replace default with custom message**.
3. Write what happens next, in one or two lines. Maria's says: "Your date is held. You'll get your contract by email within one business day." This one line stops most "did it go through?" emails.
4. If you have a website with a thank-you page, you can choose the redirect option instead. For most people the custom message is enough.
5. Click **Create link** in the top right.

Now turn on receipts, which are not always on by default:

1. Go to **Settings** and search for **Customer emails**.
2. Turn on **Successful payments**. Stripe will now email the client a receipt automatically.
3. While you are there, check your business name and support email under your public business details. That is what shows on the receipt and on the client's card statement.

Step 5: Test it with a fake card, then send it

Do not send a link you have never clicked yourself.

1. Switch the dashboard to test mode or a sandbox. Look for the toggle or the account menu at the top of the dashboard. The interface turns a different color so you know you are not in live mode.
2. Build the same link in test mode, or duplicate it there.
3. Open the link in a private browser window and pay with Stripe's test card: **4242 4242 4242 4242**, any future expiry date and any three-digit CVC.
4. Check three things. Do your custom fields appear? Does your confirmation message show? Does the test payment appear under **Payments** with your custom field answers on it?
5. Switch back to live mode. Open your live link from **Payment Links** and click **Copy**. There is also a **QR code** option you can print on a counter card or an estimate.

To send it, save a short email or text template you can reuse. For example: "Thanks for booking. To hold your date, here is the \$500 retainer link: [link]. It comes off your final balance." Put the same link at the bottom of your written quotes.

To see who paid, open **Payment Links**, click your link, and look at its payments list. Or open any payment under **Payments**. Your custom field answers appear on each payment. If you want reminders for people who have not paid yet, that is a separate job, and a reusable link will not do it for you.

If it does not work

The link will not take real payments, or payouts are on hold

This is almost always account verification. Look for a banner at the top of the dashboard asking you to **activate payments** or to provide more information. Stripe needs your legal name, tax ID, bank account and a short description of what you sell. If you have no website, a clear product description usually does the job.

Until verification is done, links may not accept live charges, or money may arrive but payouts stay paused. Finish everything Stripe asks for in one sitting. Each missing item can add a day.

The payment method you expected is not showing at checkout

Stripe shows each method only where it can work, so a missing button is often normal:

- **Bank payment missing:** check that ACH Direct Debit is turned on (Step 1). It only appears for USD payments.
- **Apple Pay missing:** it only shows in Safari or on an Apple device with a card saved in Wallet. On a Windows laptop, the client will never see it.
- **Google Pay missing:** it needs Chrome or an Android device with a saved card.

Test from the same kind of device your clients use. Most of them will open the link on a phone from a text message, not on your desktop.

If a client says their card was declined, the decline came from their bank, not from your link. Ask them to try another card or the bank option.

When a payment link is the wrong tool

A payment link works for one fixed price that many people pay. It is the wrong tool when every client owes a different amount. Think of a \$3,180 balance on one job and \$940 on the next.

Creating a new product for every job clutters your catalog. Worse, the reusable link has no idea who still owes you. For variable amounts, send an invoice. An invoice is tied to one client and one amount, and it can send reminders. Stripe has its own invoicing, which charges a small percentage on top of the card fee. Check the current rate before you commit.

If your process runs quote, then contract, then deposit, then final invoice for every job, you are better off with a tool where the invoice sits on the client's record next to the quote. Fynl does this as part of its \$49/month portal.

If all you need is one deposit link, the free Stripe setup above is enough. Do not pay a monthly fee for it.

DO THIS

Today, turn on ACH Direct Debit, build one link for the deposit you charge most often, add a required "name and job" field, and test it with the 4242 card before sending. Use invoices, not links, for any amount that changes from client to client.

Sources

- Stripe pricing — <https://stripe.com/pricing>
- Stripe Docs: Payment Links — <https://docs.stripe.com/payment-links>
- Stripe Docs: ACH Direct Debit — <https://docs.stripe.com/payments/ach-debit>
- Stripe Docs: Testing and test cards — <https://docs.stripe.com/testing>