AGENARYS · FREE FIX GUIDE

OPERATIONS & FOLLOW-UP · 2 POINTS · GUIDE 22 OF 27

Make It Easy to Pay You

The best moment to collect a deposit is while you're still standing in the driveway.

TIME	COST	DIFFICULTY	AUDIT SIGNAL
45 minutes	**Free to set up**	**Easy**	**payment_path_functional**

WHAT WE MEASURED

We checked whether a customer can pay you or leave a deposit through a working, secure path.

WHY IT MATTERS

Two things happen when paying you is hard. Jobs stall between "yes" and scheduled. And no-shows and cancellations rise, because nothing was committed.

Setting up a payment link costs nothing and takes twenty minutes. The single highest-return process change most small trades businesses can make is **texting a deposit link at the moment the customer says yes** — before you leave.

FIX IT YOURSELF

1 Pick a tool with no monthly fee

TOOL	MONTHLY	RATE (US)	BEST FOR
Stripe Payment Links	**$0**	2.9% + 30¢ online; ACH 0.8% capped at $5	Simplest deposit link. No website or code needed — create a URL or QR code in the dashboard.
Square Invoices	**$0**	3.3% + 30¢ online; 2.6% + 15¢ in person	Best if you already use Square. Invoicing, **estimates**, and contracts included on every plan including free. Unlimited invoices.
PayPal Invoicing	$0 to send	3.49% + 49¢ PayPal/Venmo; 2.99% + 49¢ card; ACH 1% capped at $10	Widely trusted by customers.
Wave	$0 for invoicing	~2.9% + 60¢ card	Free unlimited invoicing plus free accounting.

(Rates current as of mid-2026 — confirm at the provider before relying on them.)

2 Create one reusable deposit link today

In Stripe or Square, create a payment link for a **fixed deposit amount** — say $150, or 25% of a typical job.

Save it to your phone's text shortcuts. Now sending it takes four seconds instead of four minutes, which is the difference between doing it and not.

3 Send it at the moment of yes

Not that evening. Not the next morning. **While you're still there, or while they're still on the phone.**

> *"Great — I'll text you a link for the $150 deposit now, and that locks in Thursday morning."*

Conversion drops sharply with every hour that passes. A 25–50% deposit, texted and paid before you leave, changes your cash flow and your no-show rate at the same time.

4 Use estimates that convert to invoices

Square and Wave both let you send an **estimate** that becomes an invoice with one click when accepted. That's better than a bare quote in an email — it gives the customer a button, and it removes a step for you.

5 Never use personal-transfer apps for business

Zelle, Venmo personal, and Cash App personal transfers seem convenient. Don't.

- No buyer or seller protection
- No chargeback framework if something goes wrong
- No clean audit trail at tax time
- It can violate the app's own terms of service
- It looks unprofessional on a $6,000 job

Venmo and PayPal **goods-and-services** transactions are fine — those carry protection and are properly reportable.

6 Check your state before adding a card surcharge

Passing card fees to customers is legal in most states but **prohibited or restricted in several** — Connecticut and Massachusetts most notably, and New York requires a specific price-disclosure format.

Card networks also require registration and disclosure. And note: offering a **cash discount** is treated differently from imposing a **card surcharge** — the discount framing is generally safer.

Check your state before you add "3% card fee" to an invoice.

7 Put a payment link on your website

A simple "Pay your invoice" or "Pay a deposit" link in your site footer. Costs nothing, and it saves you chasing people who've lost the email.

CHECK YOUR WORK

- [ ] You have a payment tool set up with no monthly fee.
- [ ] You have a reusable deposit link saved to your phone.
- [ ] You send it at the moment the customer says yes.
- [ ] You're not using personal-transfer apps for business payments.
- [ ] You've checked your state's surcharge rules.
- [ ] There's a payment link on your website.

COMMON MISTAKES

- **Waiting until the invoice to ask for money.** The deposit is what commits the job.
- **Personal Venmo or Zelle for business.** No protection, no trail.
- **A card surcharge in a state that restricts it.**
- **A payment page that isn't secure.** It must be HTTPS.

This fix is free. You can earn and keep any Agenarys Seal tier — including Platinum — without paying Agenarys anything beyond the audit itself. If you would rather have help doing it, we sell that. We never sell passage.

SOURCES & FURTHER READING

Stripe pricing: stripe.com/pricing
Square pricing: squareup.com/us/en/pricing
PayPal business fees: paypal.com/us/business/paypal-business-fees

Agenarys · Operational Intelligence Audit · Standard v2026.1 Issued July 2026 · agenarys.com/guides/payment-path

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