



An Extended Guide · No. 1900

Invoices and Payment Links — Getting Paid Without a Card Reader

Send a bill or a link a customer
can pay from their phone

Tech Made Simple — Service Made Personal

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✓ You can get paid with no card reader at all

If a customer isn't standing in front of you — a deposit, a remote job, a phone order — you don't need a reader to collect. You send an invoice or a payment link, and they pay from their phone. This guide shows you how, and what it costs you compared with an in-person tap.

Let's get you paid without a reader in hand

An invoice or a payment link turns any phone into your register. It's one of the handiest tools a small business has, and most owners use only a fraction of what it can do.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. I've spent 30+ years helping folks with their technology, and a lot of that is showing owners simpler ways to collect money — including this one, which saves a surprising amount of chasing and awkwardness.

I run my own little shop on Square and I send invoices and links all the time, so I know the ins and outs. The same tools exist on Clover, Toast, and Shopify too. I'll keep this plain and cover the one cost you want to understand before you lean on it.

★ This is the easy money tool

Of all the payment tools, this is the one I most wish every owner used well. A link sent by text gets you paid faster than mailing a paper invoice and chasing a check — and it's kinder on everyone than an awkward 'so, about that bill' conversation.

The whole guide, on one page

If you remember only these things, you'll collect faster and understand what it costs.

- ❑ An invoice or payment link lets a customer pay online from their phone, with no card reader present.
- ❑ This is a card-not-present payment, and it costs MORE than an in-person tap (tie to late 2026 — confirm current rates).
- ❑ Great for deposits, remote jobs, phone orders, and anyone you can't swipe in person.
- ❑ Many systems also offer ACH bank payment, which usually costs less than a card — handy for larger bills.
- ❑ Send the link by text or email, set a due date, and let the system send reminders for you.
- ❑ A link can be one-off for a single bill, or reusable as a 'buy now' link you post or share.
- ❑ Card-not-present carries higher fraud and chargeback risk — see our chargebacks guide.

✓ One rule to hold onto

Reach for a link or invoice whenever the customer isn't in front of you. It's faster than a check, kinder than chasing, and the small extra cost over an in-person rate is usually worth getting paid promptly.

Invoice or payment link — what's the difference?

They're close cousins and both get you paid online. The difference is mostly in how formal and detailed they are.

An invoice

An invoice is the detailed bill: who owes, for what, how much, and when it's due. You itemize the work or goods, send it by email or text, and the customer pays online from it. It doubles as a record for both of you and is the natural choice for services and larger jobs.

A payment link

A payment link is simpler — just a web address that opens a pay page for a set amount (or one the customer enters). You text or share it, they tap and pay. There's less detail than an invoice, which makes it quick for a deposit, a phone order, or a set price.

✓ Pick by how much detail you need

Need an itemized record and a due date? Send an invoice. Just need to collect a set amount fast? Send a link. Both land the money in the same place — it's only a question of how much paperwork the moment calls for.

What it costs: card-not-present is dearer

Here's the one cost to understand before you lean on this. Paying online, with no card physically present, costs you more than an in-person tap.

When a card is tapped or dipped in front of you, the card networks treat it as lower risk, so the rate is lower. When the card isn't present — paid online from an invoice or a link — it's treated as higher risk, and the rate is higher. That's not your processor being greedy; it's how card pricing works across the board.

As of late 2026, for example, Square's in-person rate is 2.6% + 15 cents while an invoice paid by card uses its higher online rate of 3.3% + 30 cents — and keyed or card-on-file payments are higher still at 3.5% + 15 cents. The other systems follow the same pattern of charging more when the card isn't present. Always confirm today's exact rates on your system's own pricing page before you count on a number.

! Build the cost into your price

The higher online rate isn't a reason to avoid invoices — getting paid promptly is worth plenty. Just know the rate going in, so a string of online payments doesn't quietly thin your margin. Our statement-reading guide shows where these show up on a real bill.

A cheaper option for bigger bills: ACH

For larger invoices, there's often a way to cut that cost sharply — let the customer pay straight from their bank account.

ACH is a bank-to-bank transfer — the customer pays from their checking account instead of a card. Because no card network is involved, it usually costs far less. As of late 2026, Square's ACH rate is 1% with a small minimum, for instance — confirm current, and check what your system charges. On a large invoice, that difference adds up fast.

The trade-off is that a bank transfer can take a little longer to clear than a card, and the customer has to be comfortable entering their bank details. For a sizable bill to a trusted customer, though, offering ACH alongside the card option can save real money on fees.

✓ Offer both, let the customer choose

On a bigger invoice, offer card and ACH both. Card is instant and familiar; ACH is cheaper for you. Many customers happily pick the bank option, especially on a large amount — and you keep more of the payment.

When an invoice or link earns its keep

This tool shines any time the customer isn't in front of you. Here are the situations where I reach for it first.

Deposits before you start

Booking a job, a repair, or a custom order? Send a link for the deposit and collect before you lift a finger. It confirms the customer is serious and puts money in hand before you've spent on materials.

Remote jobs and house calls

Finished a job and the customer wants to pay later, or you'd rather not carry a reader? Text them a link from the driveway. They pay before you leave, and you skip the 'I'll mail a check' that turns into weeks of chasing.

Phone orders

Someone orders over the phone and you've no reader for a voice call? A link lets them pay securely themselves, so you never have to write their card number down — which you should never do anyway, for security.

★ The quiet end to chasing checks

If you've ever mailed an invoice and waited a month for a check, this is your fix. A link by text gets paid in a day more often than not — and you never have to make that awkward follow-up call. Want help setting it up? Call (330) 200-8042.

Sending an invoice or link, step by step

It's genuinely quick once your account is set up. The shape is the same across Square, Clover, Toast, and Shopify.

- **1. Open invoices or payment links** in your POS or its app.
- **2. Enter the amount** (and itemize it, for an invoice) plus the customer's name.
- **3. Add a due date** and, for an invoice, turn on automatic reminders.
- **4. Choose how to send it** — by text or email, whichever reaches the customer fastest.
- **5. Offer the payment options** you want — card, and ACH on larger bills.
- **6. Send, and track it** — the system shows you when it's viewed and when it's paid.

✓ Text usually beats email

A texted link gets opened far sooner than an emailed one, which can sit unread or land in spam. If you have the customer's mobile number and their okay to text, that's usually the fastest route to getting paid.

Due dates and reminders do the chasing for you

The best part of sending an invoice through your system is that it follows up so you don't have to. Set it once and let it work.

Set a due date, and your system can send the customer a polite nudge as it approaches and again if it passes. No more deciding whether today is the day to call about an overdue bill — the reminder goes out on its own, in a neutral tone, and it works. Most people pay once reminded; they simply forgot.

Sensible reminder habits

- Set a clear due date on every invoice, not a vague 'soon'.
- Turn on automatic reminders so follow-up isn't on your to-do list.
- Keep the message friendly — most overdue bills are honest forgetfulness.
- Watch the status; 'viewed but not paid' may just need one gentle nudge.

✓ Let the system be the bad guy

An automatic reminder from your POS feels neutral, where a call from you can feel like pressure on both sides. Letting the system do the nudging keeps the relationship warm and still gets you paid. It's the kindest kind of persistence.

One-off links versus reusable 'buy now' links

A payment link can be a single-use bill or a standing link you share again and again. Knowing both opens up some handy uses.

A one-off link

Made for a single payment — a specific customer, a specific amount, this one time. You send it, they pay, and that's that. This is your everyday deposit-or-invoice link.

A reusable 'buy now' link

A standing link for a set product or service at a fixed price, that anyone can pay. Post it on social media, put it in your email signature, or add a button to a simple page. One link, many customers — a tiny storefront without building a whole website.

✓ A reusable link is a mini store

If you sell one or two set things — a class, a gift box, a flat-rate service — a reusable buy-now link is the fastest way to start taking money online, long before you'd bother with a full online store. Our selling-online guide covers when it's worth going further.

Two kinds of small business, two setups

How you'll use invoices and links depends on how you sell. A fixed shop and a vendor on the move both benefit, but in different ways.

If you sell from a fixed counter or shop

You ring most sales up at the counter, but some customers aren't there — a phone order, a deposit on a custom piece, a wholesale bill. Invoices and links fill that gap.

- Send a link for phone orders and deposits so you never write down a card number.
- Use itemized invoices for wholesale or account customers, with due dates and reminders.
- Offer ACH on larger invoices to keep more of the payment.
- Post a reusable buy-now link for a signature product or gift item.

If you sell on the go — markets, trucks, house calls

You work from a booth, a truck, or a customer's home, and sometimes the job or order outlives the visit. A link by text collects after you've packed up or driven off.

- Text a link from the driveway so a house-call customer pays before you leave.
- Collect a deposit by link to lock in a booking or a custom order.
- A link means you can get paid even when a card won't tap in a dead zone.
- Reminders chase the stragglers so you don't have to call after a long market day.

★ Not sure how this fits your week?

Tell me how and where you sell, and I'll show you the two or three places an invoice or link would save you the most chasing. It's quick to set up and it pays for itself fast. Call (330) 200-8042.

Deposits and cards on file go hand in hand

Links are perfect for collecting deposits, and they pair naturally with keeping a card on file for the balance. A quick word on both.

For a booked job or custom order, a deposit link confirms the customer is serious and funds your materials up front. For the balance, some systems let you securely keep a card on file — with the customer's clear permission — so you can charge the rest when the work is done, without chasing a second payment.

Keeping a card on file is handy but comes with responsibilities around permission and security — you don't store the number yourself; the system holds it safely. Our guide on deposits and cards on file covers how to do it properly, including getting the customer's okay in writing.

✓ Always get clear permission

Before you keep anyone's card on file or charge a balance, make sure you have their clear agreement to the amount and the timing. It protects you from a dispute later and keeps the customer comfortable. A quick written okay is plenty.

The catch: higher fraud and chargeback risk

Card-not-present payments are convenient, but they carry more risk of fraud and disputes than an in-person tap. Worth knowing so you stay careful.

When a card is tapped in front of you, the chip and the customer's presence protect you. Online, there's no chip and no face — so a stolen card number is easier to misuse, and a customer can more easily dispute a charge they claim they didn't make. That's part of why the online rate is higher, and why a little caution pays.

Simple ways to protect yourself

- Send links and invoices to customers you can identify, not anonymous strangers.
- Keep records — what was sold, to whom, and the agreement — in case of a dispute.
- Be wary of an unusually large or rushed online order from someone new.
- Never type a customer's card number yourself; let them pay through the link.

! Keep your proof

If a customer disputes an online payment, your records are your defense. Save the invoice, any messages agreeing to the work, and proof of delivery or completion. Our chargebacks guide walks through fighting a dispute and winning when you're in the right.

When an online payment reaches your bank

An invoice or link payment deposits much like any card sale, with a couple of wrinkles worth knowing.

Once a customer pays a link or invoice, the money generally reaches your bank on the same schedule as your other card sales — a business day or two by default, with faster transfers often available for a fee. A card payment lands quicker than an ACH bank transfer, which takes a little longer to clear.

A brand-new account, or a sudden large online invoice out of character for your business, can draw a temporary hold while the processor gets comfortable. It's normal and usually short. Our deposit-timing guide covers holds, reserves, and how to avoid surprises.

✓ Factor ACH's slower clear into big bills

ACH saves you on fees but clears a bit slower than a card. On a large invoice where you need the cash quickly, weigh the cheaper fee against the day or two longer wait, and choose what suits your cash flow that week.

Making your invoices look the part

A tidy, branded invoice gets paid faster and builds trust. A few small touches make yours look like a real business, because it is one.

- Add your business name, logo, and contact details so it's clearly from you.
- Itemize the work or goods plainly, so there's no confusion about what's owed.
- Set a clear due date and spell out the payment options.
- Add a short, friendly note — a thank-you goes a long way.
- Double-check the amount and the customer's details before you send.

A clear invoice isn't about fuss — it's about the customer knowing exactly what they're paying for and trusting it's legitimate. People pay a professional-looking bill faster than a vague one, and they query it less.

✓ Set up your template once

Most systems let you save your logo and details as a default, so every invoice looks consistent without redoing it each time. Spend ten minutes setting that up once, and every bill after looks sharp with no extra effort.

Your invoices-and-links checklist

Run through this once and you'll be collecting cleanly, professionally, and for the right cost.

- ☐ Your invoice template has your name, logo, and contact details saved.
- ☐ You know your system's online (card-not-present) rate — confirm current.
- ☐ You've turned on ACH as an option for larger invoices, if your system offers it.
- ☐ Due dates and automatic reminders are switched on.
- ☐ You send by text where you can, for faster opening.
- ☐ You keep records of each invoice and any agreement, in case of a dispute.
- ☐ You never write down a customer's card number — they pay through the link.
- ☐ You've set up a reusable buy-now link for any set product or service.

★ Want it set up in one sitting?

Getting your template, your rates, and your reminders sorted is a quick, satisfying visit — and then this tool just works for you every week after. Call or text (330) 200-8042.

Common mistakes people make

A few avoidable slip-ups cost owners money or time on this otherwise simple tool. Now you'll know them in advance.

- **Not knowing the online rate** is higher than in-person, and being surprised when fees creep up.
- **Skipping ACH on big invoices** and paying the full card rate when a cheaper bank transfer was right there.
- **Writing down a card number** to key in yourself instead of sending a link — a security risk and a higher rate.
- **Leaving reminders off** and going back to chasing payments by hand.
- **Keeping no records** of the sale, then having nothing to defend a dispute with.

! The one that invites a dispute

Taking a card number over the phone and keying it yourself is both a security risk and a magnet for disputes — there's no proof the customer agreed. Send a link instead, every time. It's safer for you and for them.

When to go further than a link

Links and invoices cover a lot, but at some point a growing business wants more. Here's when to step up — and when not to bother.

If you're sending the same few links over and over, or customers keep asking to browse and order themselves, that's the signal to look at a simple online store. A reusable buy-now link is the halfway step; a full store is the next one, and worth it only when the volume justifies the setup.

If you mostly send bespoke bills for custom work, you may never need more than invoices — and that's perfectly fine. Don't build a storefront you won't use. Match the tool to how your customers actually want to buy, no further. Our selling-online guide helps you judge the jump.

★ Don't over-build

I've watched owners sink weekends into an online store they didn't need when a buy-now link would have done. Start small, and step up only when your customers are asking for it. Want a second opinion? Call (330) 200-8042.

When it's worth getting a hand

Sending a link is easy; setting the whole thing up to run smoothly is where a hand saves time. Here's when to ask.

Building a tidy invoice template, turning on ACH and reminders, and setting up a reusable buy-now link are all quick with someone who's done it. If you're not sure what your online rate is, or a dispute has you worried, those are good moments to get a plain-English hand too.

Your processor's help line can answer rate and feature questions, which is useful here. What it won't do is sit with you and set up the templates and habits that fit how you actually bill customers. That's where I come in.

★ I'll get it running for your week

I'll set up your invoices and links the way your business actually works, turn on the reminders that save you chasing, and show you the cheap-versus-fast trade on fees. Plain English, same day when I can. Call (330) 200-8042.

Setting honest expectations

Invoices and links are a wonderful tool, not a magic wand. Knowing what to expect keeps you happy with them.

They'll get you paid faster than a mailed check, spare you the awkward follow-up call, and let you collect when the customer isn't there. They won't make everyone pay the instant you send — some folks need a reminder — and they cost a bit more than an in-person tap. Both are fair trades for the convenience.

Expect most customers to find a texted link easy and even welcome. Expect the occasional one who'd rather pay another way, and that's fine — offer a choice. A week of using them and you'll wonder how you chased payments without them.

✓ **Make it your default for absent customers**

The habit worth building: whenever a customer isn't standing in front of you, your first thought is 'send a link.' It's faster, safer, and easier on everyone than the alternatives — and it quietly tidies up your cash flow.

How this fits with the rest of your setup

Invoices and links sit alongside your in-person sales. Here's where they connect to the rest of your payment picture.

For collecting deposits and holding a card for the balance, our guide on deposits and cards on file goes deeper. For when the money actually lands — including ACH's slower clear — see our deposit-timing guide. And because online payments carry more dispute risk, our chargebacks guide covers keeping records and winning a dispute you're right about.

Taken together, invoices and links are how you get paid when the counter and the card reader aren't part of the story. They fill the gap between in-person sales and a full online store — and for many small businesses, that gap is where a lot of the money actually is.

★ One tool, a lot of reach

If you only master one off-the-counter payment tool, make it this one. I'm glad to set it up with you and point out the two or three places it'll earn its keep fastest in your business. Call or text (330) 200-8042.

Common Questions

The questions I hear most about invoices and payment links, answered plainly.

Q: Does it cost more than taking a card in person?

Yes. An online, card-not-present payment is treated as higher risk and carries a higher rate than an in-person tap. As of late 2026 Square's invoice rate is 3.3% + 30 cents versus 2.6% + 15 cents in person, for example — confirm current rates for your system.

Q: Can I make it cheaper on a big invoice?

Often, yes — offer ACH, a bank-to-bank transfer, which usually costs far less than a card (Square's is 1% with a small minimum as of late 2026 — confirm current). It clears a touch slower, so weigh fee against speed.

Q: How do I send it to the customer?

By text or email, whichever reaches them fastest — a texted link usually gets opened soonest. Add a due date and turn on automatic reminders so the system follows up for you.

Q: Is it risky to get paid this way?

It carries more fraud and chargeback risk than an in-person tap, since there's no chip and no customer present. Send to people you can identify, keep your records, and never write down a card number — let them pay through the link. See our chargebacks guide.

★ Ready to stop chasing checks?

This is the tool that ends the 'I'll mail a check' wait for good. Call or text me at (330) 200-8042 and I'll help you set up invoices and links that get you paid faster, with nothing to sell you.

You don't have to figure this out alone

You just have to remember that a friendly, patient person who speaks plain English is one call away.

I hope this guide made invoices and payment links feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't feel you have to memorize a thing.

When you'd rather have a hand, that's exactly what I do. I come to your shop or your kitchen table, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell payment processing and I earn no commission from any company — so the advice you get is just honest advice. For the tax and legal fine points, I'll point you to your accountant or attorney.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Invoice or Payment Link?

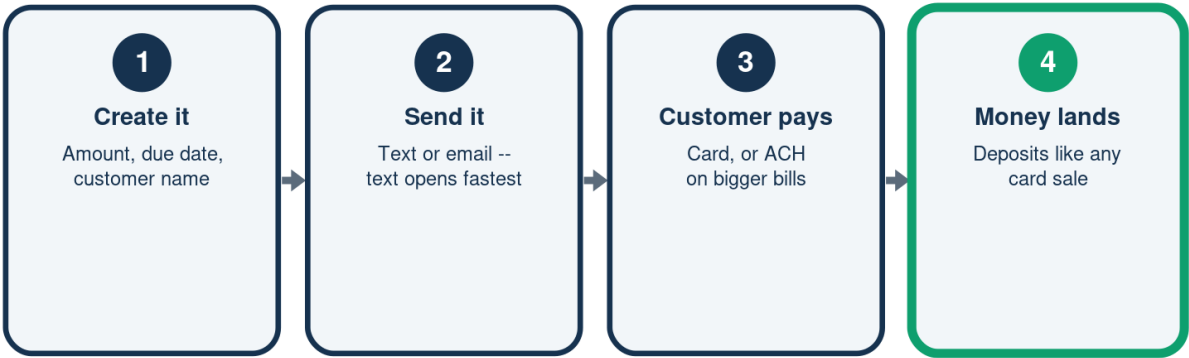
Both get you paid online -- pick by detail needed

	Invoice	Payment link
Detail	Itemized bill	Set amount
Best for	Services, jobs	Deposits, orders
Record	Full record	Lighter
Reminders	Built in	Less formal

Need a record and due date? Invoice. Just collect fast? Link.

Getting Paid by Link

From bill to bank in four steps



Reminders chase the stragglers so you don't have to.

What Each Way Costs You

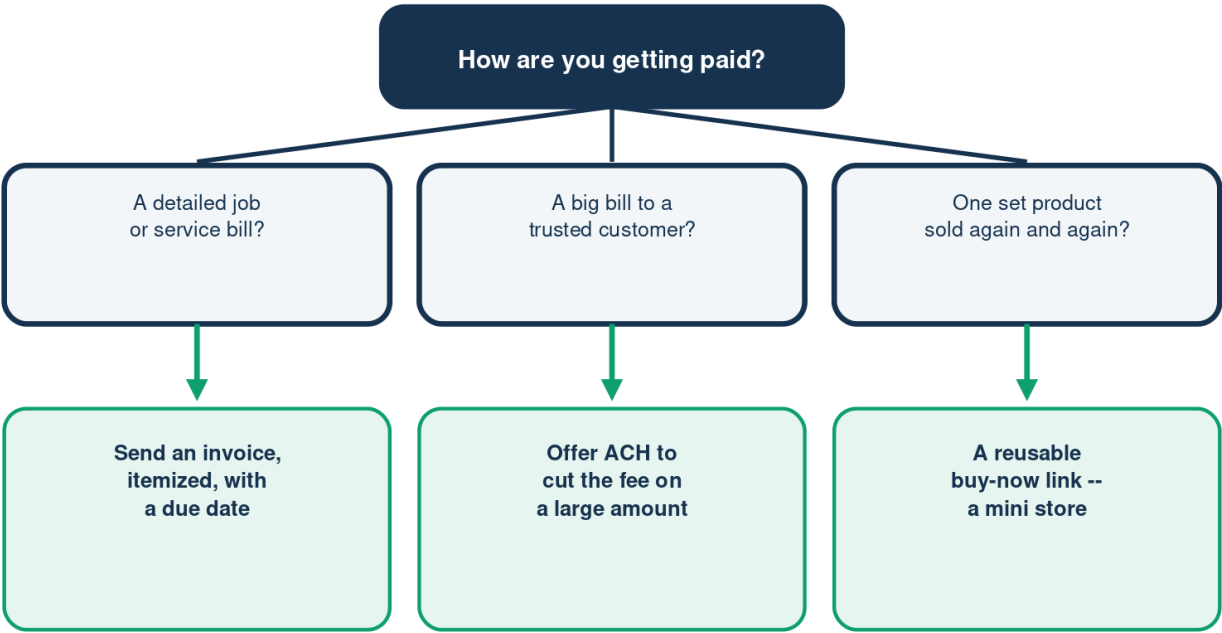
Card-not-present costs more -- Square, as of late 2026

	Rate (confirm current)	When it fits
In person	2.6% + 15c	Customer present
Invoice (card)	3.3% + 30c	Online bill
Keyed in	3.5% + 15c	Avoid if you can
ACH (bank)	1%, min applies	Big invoices

Other systems follow the same pattern -- confirm your own rates.

Which Tool for This Payment?

Let the situation pick for you



Online payments carry more dispute risk -- keep your records.

Illustration - a schematic, not to scale. Your setup may differ.



Need a Real Person?

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You just have to remember you can call.
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— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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