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TRIPS

# Setting up Stripe Connect

How an agency owner connects Stripe inside Trips so they can charge planning fees with Direct Invoices: what Stripe asks for during onboarding, when payouts arrive, and how Apple Pay / Google Pay get enabled on your domain.

Prepared by System Generated · June 10, 2026

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Direct Invoices in Trips run on Stripe Connect — your own Stripe account, linked once, managed entirely from inside Trips. This article walks you through the connection from the first click to your first payout.

> ADVISOR TIP
>
> **Only the agency owner connects Stripe.** You are the merchant of record on every Direct Invoice — Stripe needs to verify your business, not your clients' businesses. Clients never see this section. They just see a Pay button on the invoice you send them.

## Before you start

Have these ready and onboarding takes about 10 minutes:

- **Legal business name and address.** What the IRS / your state knows you as — not a DBA unless that DBA is registered.
- **Tax ID.** EIN for an LLC or corp; SSN for a sole proprietor.
- **Owner identity.** Date of birth, home address, and the last four of your SSN for KYC.
- **Bank account.** Routing + account number for the account that should receive payouts.
- **A working phone number for SMS verification.**

> ADVISOR TIP
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> **Sandbox mode skips most of this.** If your Trips account is in sandbox mode you'll see a banner at the top of the Payments page. Stripe still asks for the basics so the flow looks real, but no real money moves and you can use test card `4242 4242 4242 4242` on a Direct Invoice to walk a payment end-to-end.

# Step 1 — Open the Payments page

From the Trips sidebar, click **Payments**. The landing page is titled *Direct invoicing* with a setup checklist on the left and a Status panel on the right. On your first visit Trips creates a fresh Stripe account in the background — you do not have to click "Get started" or sign up at stripe.com. The account is yours; Trips just hosts the form.

Above the checklist sits a yellow notice that reads *"Agency fees only. Do not use it to collect funds intended for a supplier."* Read it. Direct Invoices are for your planning fees, consultations, change fees, cancellation penalties — never for cruise deposits or anything that's passing through to a vendor.

# Step 2 — Work the checklist

The left side shows up to five rows. Each one opens a side drawer where Stripe asks for what they need in plain English:

## The rows

- **Business info.** Legal name, address, what you sell.
- **Verify bank account.** Where Stripe sends your payouts.
- **Personal info.** Your identity as the account holder.
- **Terms and conditions.** Accept Stripe's Connected Account Agreement.
- **Additional info Stripe needs.** Only appears if Stripe asks for something extra.

## Row badges

- **Not started** — grey, you haven't opened the row yet.
- **Needs info** — amber, Stripe is waiting on you.
- **Under review** — sky blue, Stripe is verifying what you submitted.
- **Done** — green, this section is complete.

Click **Start** (or **Continue**, or **Resolve** — the button label changes with the row's state) and fill out what Stripe asks. The form lives inside the Trips drawer; you never leave the app. Close the drawer when you're done and the row's badge updates within a few seconds.

ADVISOR TIP

**If the drawer never loads, use the fallback.** Aggressive ad blockers and a few corporate networks block Stripe's embedded form. There's a hosted version that runs on stripe.com — the troubleshooting article below shows how to switch over. Same end result.

## Step 3 — Watch the Status panel flip to green

The right column shows your overall state. While you're still filling things out it reads **Setup in progress** with a percent-complete bar. Once Stripe has everything and has finished verifying, the panel header switches to **Accepting payments** on an emerald gradient and the bar turns green. That's the signal you can start sending Direct Invoices.

If Stripe is still reviewing identity documents you may sit at **Under review** for a few hours to a couple of days. The page lazy-refreshes on every visit, but you can also click **Refresh status** at the bottom of the checklist to force a fresh check.

## Payouts — when the money actually shows up

Once you're accepting payments, Stripe runs payouts to the bank account you verified. The defaults:

- **Card payments** settle into your Stripe balance instantly.
- **Bank payouts** typically arrive in 5–7 business days for the first payout, then on a rolling 2-business-day schedule after that.
- **Instant Payouts** are available for an extra Stripe fee — useful when you need the funds same-day.

Open the **Payouts** tab in the Payments section to see your payout history, change your schedule, or trigger an instant payout. Everything renders inline — no separate stripe.com login.

## Apple Pay and Google Pay on your domain

When you set up your agency's custom domain (or use your default `your-agency.urtravelpro.com` portal), Trips registers it with Stripe so Apple Pay and Google Pay buttons render on client invoice pages. The registration is per-agency — each connected Stripe account has to authorize each hostname.

You don't click a button for this — it happens the first time a client loads an invoice on your portal. If wallets aren't showing up after a domain change, the troubleshooting article has a one-step re-register command.

> IMPORTANT
>
> **Disconnecting Stripe is reversible.** The **Disconnect Stripe** link at the bottom of the checklist (only visible after you've completed setup) pauses Direct Invoices in Trips. Your Stripe account stays intact in Stripe — past payouts, transactions, and tax records are unaffected. Reconnect anytime to resume.

# Troubleshooting

**The setup form (drawer) is blank or shows a spinner forever.**

An ad blocker or network filter is most likely blocking Stripe's embedded form. The Payments page has a hosted fallback — see the dedicated Stripe Connect troubleshooting article for step-by-step recovery.

**My status says "Setup in progress" but I filled everything out.**

Click **Refresh status** at the bottom of the checklist. If a row still shows **Needs info** or **Under review** after that, open it and look at the message Stripe shows inside — usually a document needs to be re-uploaded or a name needs to match an ID exactly. The troubleshooting article covers the common stuck states.

**Payouts say "Enabled" but I haven't received any money.**

First payouts take 5–7 business days. Open the Payouts tab to see the scheduled payout date. If a payout shows as failed, Stripe will surface the reason inline (usually a bank account mismatch) — see the troubleshooting article for resolution steps.

**Can I use an existing Stripe account I already have?**

Not today. Trips creates a Stripe account specifically wired to your Trips organization so payments, refunds, payouts, and disputes can all be managed inline. Bringing in a pre-existing account would require a separate import flow we haven't built yet.

# Related

- Direct Invoices — collect planning fees from clients
- Stripe Connect troubleshooting
- Custom domain setup
- Trips — Getting Started