



TRIPS

# Stripe payments aren't working

When your Stripe Connect setup looks done but payments aren't working, the cause is almost always one of five things. Here's how to spot which one and what to do.

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Most Stripe-payment problems fall into one of five buckets. Here's how to tell which one is yours. If you're still setting Stripe up for the first time, start with [Stripe Connect setup](#) instead.

**ADVISOR TIP**

**Where to look.** Every diagnostic below starts at **Settings** → **Payments**. That page is the single source of truth for what Stripe thinks your account can and can't do today.

## Bucket 1 — "Not ready to charge yet"

### What you'll see

- The right-hand status panel says *Setup in progress* instead of *Accepting payments*.
- On a trip, the **Direct Invoice** option in **+ Create** is greyed out.
- One or more checklist rows show *Needs info*, *Under review*, or *Not started*.

### Why it happens

Stripe runs onboarding in two stages: the form you fill in, then their own verification (ID check, bank confirm, underwriting). Until both finish, your account isn't cleared to take cards — even if you feel like you're done.

**What to do.** Open **Settings** → **Payments** and look at each checklist row. Anything showing *Needs info* or *Not started* is yours — click **Continue** and complete what Stripe asks for. Rows showing *Under review* are on Stripe's side; verification usually clears within a business day. Once every row is *Done*, click **Refresh status**

at the bottom of the checklist. The status panel will flip to *Accepting payments* and Direct Invoice un-greys on trips.

## Bucket 2 — Apple Pay button is missing

Your client opens a Direct Invoice on the portal and only sees the regular card form — no Apple Pay button.

### IMPORTANT

**Apple Pay needs separate setup, even after Stripe Connect is done.** Apple requires every domain that shows the Apple Pay button to be registered with them — separately from your Stripe account. Trips handles your default `your-agency.urtravelpro.com` domain automatically. But if you're on a **custom domain** (like `pay.youragency.com`), Apple Pay only turns on after that custom domain finishes its own registration. See [Custom domain setup](#).

**What to do.** Confirm which domain the invoice link is on. If it's a custom domain mid-verification, finish that first — registration runs automatically once verification completes. Also worth checking: Apple Pay only renders on Safari and on iPhones/iPads/Macs with a card in Wallet. A client testing on Chrome on a PC will never see it.

## Bucket 3 — Payouts are on hold

### What you'll see

- You took a payment but nothing has hit your bank.
- The **Payouts** page shows balance sitting in Stripe instead of paying out on schedule.
- You may have an email from Stripe asking for documentation or saying a payout was reversed.

### Why it happens

Two common reasons: Stripe's risk team wants a second look (common on new accounts, large first charges, or after a dispute), or the bank account on file rejected the deposit (wrong routing number, closed account, name mismatch). Either way, the money is safe in your Stripe balance — it's just not moving yet.

**What to do.** Open the **Payouts** page. The reason for the hold is right at the top. If Stripe wants documents, upload them inline. If your bank account got rejected, the **Verify bank account** row flips back to *Needs info* — click **Continue** to add new bank details. Payouts then resume on Stripe's normal schedule.

## Bucket 4 — Charge succeeded but didn't appear on the invoice

Rare but real: a client pays a Direct Invoice, their card is charged, they get a receipt — but inside Trips the invoice still shows **Unpaid** and the payment row is missing.

Stripe sends Trips an automatic update every time a payment succeeds, and Trips uses that update to record the payment. If the update didn't reach us — a brief outage, a network hiccup — the charge is real in Stripe but invisible in Trips.

**What to do.** Open **Settings** → **Payments** and click **Refresh status**. Then reload the affected invoice — many "missing payment" reports resolve themselves at this step because the update arrived a few minutes late. If the payment is still missing after a refresh, open a ticket: support can re-send the original update from the platform side and the payment row will appear without any risk of double-charging.

### ADVISOR TIP

**Do not re-issue the invoice or ask the client to pay again.** The original charge is real on Stripe's side — asking them to pay a second time charges them twice and you'll be refunding. Always open a ticket first and let support reconcile the existing charge.

## Bucket 5 — "This card was declined"

The client tried to pay and got a decline message. The card never charged; the invoice is still **Unpaid**, and you see an **Online payment failed** entry on the invoice timeline with the reason Stripe returned.

Card declines almost always come from the client's own bank, not from Stripe or Trips. Usual suspects: insufficient funds, the bank flagging an unfamiliar merchant, an expired card, or the billing ZIP not matching what the bank has on file.

**What to do.** Ask the client to try a second card. If that works, the first card was the issue. Otherwise have them call the number on the back of the card — most banks will pre-authorize a specific merchant once the cardholder confirms the charge is real. And double-check the billing ZIP — typing the wrong ZIP at checkout is a common cause.

# FAQ

## **I disconnected Stripe by accident — is my data gone?**

No. Disconnecting only severs the link between Trips and your Stripe account; historical invoices, payments, and payouts all stay intact. Open **Settings** → **Payments** and click **Reconnect Stripe** to bring it back.

## **Stripe sent me an "action required" email but the checklist is all green.**

Stripe's emails sometimes lead the live status — they fire when something is queued for review even if the review then clears in the background. Click **Refresh status**. If the checklist still looks fine, you're fine.

## **My client paid with Apple Pay but the receipt shows a different name.**

Apple Pay uses a virtual card number, so the cardholder name on the receipt is whatever the client set up in their Apple Wallet — not always the name on the underlying card. The payment is legitimate.

## **A refund I issued isn't showing on the invoice yet.**

Refunds confirm asynchronously and post when the confirmation arrives — usually within a minute, occasionally up to an hour for the rare bank-side delay. Reload the invoice; if it still hasn't posted after an hour, open a ticket.

## When to open a ticket

If none of the above resolves the issue, open a ticket from the Trips topbar (the user menu → **Need help?**) and include:

- **Your Stripe account ID** — visible on **Settings** → **Payments** under your business name (starts with acct\_).
- **The invoice ID** if invoice-specific — the short code in the URL.
- **Approximate time of the attempted charge** (date + time + your timezone) so we can scope the search.
- **A screenshot** of what the client saw, if they reported it. The exact decline message matters.

### ADVISOR TIP

**Sandbox vs production.** If you're in sandbox mode (the yellow banner says so), card payments only work with Stripe's test cards — 4242 4242 4242 4242 with any future date and any CVC. Real cards always decline in sandbox.

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## Related

- [Stripe Connect setup](#)
- [Direct invoices](#)
- [Custom domain setup](#)
- [Trips — Getting Started](#)