



# Tap-to-Pay + Stripe walkthrough

A free guide for mobile car detailers on accepting card payments without buying a card reader. Published by [detailingsites.agency](https://detailingsites.agency).

If this free guide saves you a job-site headache, you can buy me a coffee ☕❤️ at [buymeacoffee.com/anoesi](https://buymeacoffee.com/anoesi). It helps keep the /free tools polished.

## WHY THIS EXISTS

Most mobile detailers run on cash, Zelle, Venmo, and the occasional card reader they bought off Amazon and stopped using six months later. That's fine until a customer says "I'll pay with my Amex" while you're standing on their driveway with no terminal.

You don't need a card reader. Your phone is the card reader.

This guide covers:

1. What Stripe Tap-to-Pay is + what it costs you.
2. Sign up to Stripe in 5 minutes.
3. Enable Tap-to-Pay + take your first payment.
4. Decision tree: when to use Tap-to-Pay vs Stripe Invoice vs cash / Zelle / Venmo, with 2026 fee math.

## 1. WHAT TAP-TO-PAY IS

Stripe Tap-to-Pay turns your phone into a contactless card reader. Your customer taps their card, Apple Pay, or Google Pay against your phone. No extra hardware. No card reader purchase. Works on iPhone (iOS 16.4+) and Android (Android 11+ with NFC).



**Cost to you (2026):** 2.7% + 5¢ per successful in-person card-present transaction. That's the same rate Square and most modern card readers charge — without the hardware fee, the lost-reader-from-the-van problem, or the dead-battery panic.

**What it doesn't do:** card-not-present transactions (e.g. customer pays online or by phone). Those go through Stripe Invoice instead, at 2.9% + 10¢.

## 2. SIGN UP TO STRIPE

Five minutes. No contract. Pay-as-you-go.

1. Go to <https://dashboard.stripe.com/register>.
2. Enter your email + a password. Verify the email.
3. Add your business: legal name (your LLC name or your personal name if sole proprietor), EIN or SSN (for 1099 reporting), address, phone.
4. Add your bank account for payouts. Standard Stripe payouts hit your bank in 2 business days; instant payouts (1% fee) hit in 30 minutes.
5. Done. You can take a payment immediately.

If this walkthrough helped, you can support the free tools here: [buymeacoffee.com/anoesi](https://buymeacoffee.com/anoesi)  

## 3. ENABLE TAP-TO-PAY + TAKE YOUR FIRST PAYMENT

1. Download the **Stripe Dashboard** app (iOS App Store / Google Play). Sign in with the account you just made.
2. From the home screen, tap the + (**plus**) button → **Charge a card or send invoice**.
3. Enter the amount. Add a description (optional — e.g. "Full Detail — 2021 Honda Accord").
4. Tap **Tap to Pay**.
5. Hold your phone within 2 inches of the customer's card. They confirm with their thumbprint or PIN if their card requires it.
6. Done. Customer gets a receipt to their email if they entered one. You can also email them via the dashboard.

The first time you use Tap-to-Pay, Stripe walks you through enabling it on your specific device. Takes 60 seconds.

## 4. DECISION TREE + 2026 FEE MATH

SITUATION	USE THIS	WHY
Customer is standing in front of you with a card	<b>Tap-to-Pay</b>	2.7% + 5¢, no hardware, instant
Customer paid by Apple Pay / Google Pay	<b>Tap-to-Pay</b>	Same flow, same rate
Customer wants to pay later or remotely	<b>Stripe Invoice</b>	2.9% + 10¢, customer pays via emailed link
Customer prefers cash	<b>Cash</b> + receipt generator	0% Stripe fee — use <a href="#">/free/receipt-generator</a> for paperwork
Customer prefers Zelle / Venmo / Cash App	<b>That app</b> + receipt generator	0% Stripe fee — same paperwork move

### Fee math on a \$200 detail

- **Tap-to-Pay:**  $\$200 \times 0.027 + \$0.05 = \mathbf{\$5.45 \text{ fee}}$  → you net \$194.55.
- **Stripe Invoice:**  $\$200 \times 0.029 + \$0.10 = \mathbf{\$5.90 \text{ fee}}$  → you net \$194.10.
- **Cash / Zelle:**  $\mathbf{\$0 \text{ fee}}$  → you net \$200.

## Tax + bookkeeping considerations

Every payment method generates a record. Stripe tracks card payments automatically (1099-K filed at year-end if you cross the threshold). Cash + Zelle / Venmo / Cash App leave less of a paper trail — that's why a receipt for every cash job matters at tax time. Talk to your tax advisor about your state's rules.

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## SUPPORT THE FREE TOOLS

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If the receipt generator, contract generator, or this Tap-to-Pay guide saved you time, you can buy me a coffee ☕️ at [buymeacoffee.com/anoesi](https://buymeacoffee.com/anoesi). No pressure; the tools stay free either way.

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## WHAT ELSE IS ON /FREE

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- **Receipt generator** — [detailingsites.agency/free/receipt-generator](https://detailingsites.agency/free/receipt-generator). Branded receipt for any payment method (Tap-to-Pay, cash, Zelle, etc).
- **Contract generator** — [detailingsites.agency/free/contract-sender](https://detailingsites.agency/free/contract-sender). One unified contract generator covering eight example flows, signable via OpenSign Labs.

If you want the full stack — branded lead site, Cal.com booking, abandoned-payment recovery, retainer automations — see [detailingsites.agency](https://detailingsites.agency).

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