How to Set Up Your Own Payment Account (for Clients)

Here's a quick guide to help you create a secure and professional payment account so you can send or receive payments easily.

Option 1: PayPal

Best for: Simple personal or small business payments.

Steps:

1. Go to www.paypal.com
2. Click **Sign Up** (top right)
3. Choose **Personal Account** or **Business Account**
   - *Personal* is fine for basic sending/receiving
   - *Business* is better if you receive regular payments
4. Enter your **name, email, and create a password**
5. Add your **bank account** or **debit card** to send/receive money
6. Verify your email and bank info

To receive payments:

- Send people your **PayPal email** or create a **PayPal.me** link for easy sharing

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Option 2: Stripe

Best for: Professionals, service providers, websites, or those selling online.

Steps:

1. Go to www.stripe.com
2. Click **Start now** or **Sign up**
3. Enter your **email, name, and password**
4. Follow the steps to:
   - Add your **business info**
   - Connect your **bank account**
   - Verify your identity
5. Stripe will walk you through how to create **payment links** or accept card payments online

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Option 3: Square

Best for: In-person businesses, wellness practitioners, coaches.

Steps:

1. Visit www.squareup.com

2. Click **Get Started**

3. Sign up with your **name, email, and password**

4. Fill out your **business info**

5. Link your **bank account**

6. Use the dashboard to create **invoices**, **checkout links**, or sell items/services

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Tips:

- Use a **business email address** if possible

- Keep login info secure

- Connect a **bank account** you check regularly

- If selling products/services, make sure to describe them clearly in the payment request

Option 4: Venmo

Best for: Simple mobile payments between individuals or small, informal businesses.

Steps:

1. **Download the Venmo app**
   - Available for free on the App Store or Google Play
2. **Create an account**
   - Open the app and tap **Sign Up**
   - Enter your **name, phone number, and email**
   - Create a **secure password**
3. **Verify your phone number and email**
   - Venmo will send you a code to enter in the app
4. **Link a payment method**

- o Go to **Settings → Payment Methods**
- o Add a **bank account**, **debit card**, or **credit card**
5. **Set up your Venmo username**
   - o This is what others will use to pay you (e.g., `@YourName`)

To Receive Payments:

- Simply give clients your **Venmo username** (e.g., `@JaneSmith`)
- OR use your **Venmo QR code** (found in the app under the "Scan" tab)
- You'll get notified when someone sends you money
- You can then **transfer money** to your bank account manually or set up auto-transfers

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Important Notes:

- Venmo is **primarily for personal use** — but you can upgrade to a **Venmo Business Profile** if you're accepting payments professionally.
- Business profiles allow you to:
  - o Accept credit/debit cards
  - o Track business income
  - o Appear more professional
- To create a business profile, go to **Menu → Business Profile** in the app and follow the setup