BUILD A BUSINESS · BUILDER · 13 MIN READ

Get paid and grow

Taking payments with Stripe, pricing simply, the basic paperwork, and turning your skills into work.

Pass the check (4 of 5) online to earn the “Business Builder” badge:
https://digitalbuilders757.com/university/study/get-paid-and-grow

Taking payments

Stripe is one of the most common ways apps take card payments online. You never store card numbers yourself; Stripe does, which keeps you out of a lot of risk and paperwork.

- Payment Links: a no-code checkout page you create in the Stripe dashboard and share by text, email or a button.
- Checkout: a ready-made payment page your app opens for a specific purchase.
- Webhooks: Stripe tells your server 'payment succeeded'. Grant access (a seat, a download) from that server-side event, not from a 'thanks for paying' page the browser can fake.
- Test mode: practise with test cards before taking real money.
- Fees: every processor takes a percentage plus a small fixed amount per payment; check current rates on their site.

Pricing without overthinking

Price from the value to the customer, not only your hours. Start simple: one clear offer, one price. Raise prices as demand and your proof grow. Say exactly what's included, and what happens if someone wants a refund.

Basic paperwork (not legal advice)

Most apps that collect personal data need a privacy policy and terms of use. Payments mean you'll need to track income for taxes. Your local small business development centre or a qualified professional can tell you what applies to you; this guide isn't legal or tax advice.

Turning skills into work

Everything in this library is a service local businesses need: websites, booking and payment flows, AI automations for email and paperwork, internal dashboards. Build a small portfolio of real projects, write down the before and after for each one, and share what you learn. That's how Digital Builders grew.

If you'd rather have a team build it with you, Digital Builders builds websites, MVPs and AI automations for clients.

Key terms

Stripe
A payments platform that takes card payments so you never store card numbers.

Payment Link
A no-code Stripe checkout page you can share anywhere.

Checkout
The payment page where a customer pays for a specific purchase.

Webhook
A URL one app calls to tell another that something happened.

Test mode
A practice mode with test cards so no real money moves.

Privacy policy
A page telling people what data you collect, why, and what you do with it.

Terms of service
The rules for using your app or buying from you.

Portfolio
A collection of real projects that shows what you can build.

Try it: Sell something in test mode

1. Create a free Stripe account and stay in test mode.
2. Make a Payment Link for a pretend product.
3. Pay it with Stripe's published test card and find the payment in the dashboard.
4. Write the one sentence that describes exactly what a buyer gets.

KNOWLEDGE CHECK

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5 questions. Circle one answer for each; 4 or more correct passes. Answers are at the back.

1. Why should you never store customers' card numbers in your own database?

A. It's a big security and compliance risk
B. Card numbers are too long to fit in a normal database column
C. Databases can't hold numbers
D. It makes checkout slower for customers on mobile phones

2. What's the safest way for your app to know a payment really succeeded?

A. The browser shows a 'thank you' page after the customer pays
B. A server-side webhook event from the payment processor
C. The customer emails you
D. The URL says ?paid=true

3. What is a Stripe Payment Link?

A. A bank account
B. A coupon
C. A no-code checkout page you can share anywhere
D. A type of webhook

4. Before taking real money, you should:

A. Skip testing, since Stripe checks everything for you
B. Use your own card repeatedly
C. Turn off receipts
D. Practise in test mode with test cards

5. An app that collects people's emails usually needs:

A. A privacy policy
B. A paid email marketing account
C. A registered trademark
D. A dark mode setting for accessibility

Official sites

Stripe Payment Links: https://stripe.com/checkout/payment-links
Stripe docs: How Checkout works: https://docs.stripe.com/payments/checkout/how-checkout-works
Digital Builders services: https://digitalbuilders757.com/services

Last reviewed 2026-11-25. AI tools change fast; check each tool's own site for current features, plans and prices.

ANSWER KEY

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1. A: It's a big security and compliance risk
Let the payment processor hold card data. You keep only references to payments.

2. B: A server-side webhook event from the payment processor
Browsers can be faked. Grant access from the processor's verified server-side event.

3. C: A no-code checkout page you can share anywhere
Payment Links let you sell without building a checkout.

4. D: Practise in test mode with test cards
Test mode lets you rehearse the whole flow safely.

5. A: A privacy policy
Tell people what you collect and why. Check what laws apply to you.