One-page getting-paid checklist

LoftyBiz 183 — Getting Paid: Cards, Mobile Money and a Simple Payment Tool

These are examples, not promises. The people and businesses in this video are illustrative examples, and results vary. Example figures, not targets or forecasts. This is general education, not financial, legal or tax advice. Do not promise sales, faster payouts or income. Show only generic unbranded readers and book screens. Country methods differ, so check what is available where you work.

This week

- Write down how your customers already pay.
- Choose one main method and one backup.
- Test a small live payment, and check that the money appeared where you expected, and that the fee, if any, was visible.
- Write a close-of-day or weekly match to your books, including fees and pending items.
- Put the test checklist and the daily match into Systex, so the same checks are waiting next week.

Habits to keep

- Pick a way to get paid that your customers already use — cards, a phone method, or mobile money — and keep a backup.
- Choose a method that fits them, not a trend, and do not pick a tool because a talk praised one market or one brand.
- Test one small live payment before you depend on it for a busy day. A test is not a launch. It is a rehearsal with a receipt.
- Match each payment to your books, and do not leave a second copy of the truth in a chat thread.
- If a payment is missing, look for it that evening, not three weeks later.
- Keep a second way to get paid, keep records of what was sold, and do not leave all of the week's takings in one place if you can reasonably avoid it.
- Do not treat a pending payout as money you already have. Wait until it is in the account you use for the books.
- Do not paste card numbers into a chat, and do not keep screenshots of other people's wallets.
- If a payment fails: try the same request again, then the backup method, then follow the written term. Do not invent a new fee on the spot, and do not shame anyone in a group chat.
- Do not add a third tool until the first one is tested and reconciled.
- Do not pitch one country's method as the only path. The right mix is the one your clients can complete.
- Keep the payment test and the match in Systex so a busy day does not invent a new process.

Worked example: Yasmin, weekend market kitchen, Jacksonville

Item	Example from the official script	Your note
Setting	Yasmin, weekend market kitchen, Jacksonville, USA	
What she used to do	Cash only, then Sunday trying to remember who had promised a transfer	
What prompted the change	Two mixed-up envelopes	
How neighbouring stalls were paid, in this example	Cards, a phone tap, and, for a few regulars, a transfer to a number they already used	
What she chose	One simple setup for her own counter, not three	
One-line offer, in this example	"Card, phone, or cash," with no tiny type	
Backup	Cash, counted at close, not as the only path	
Live test, in this example	On a quiet Thursday: one small sale to a colleague, then a check that the money appeared where she expected, and that the fee, if any, was visible	
What the test was for	A login that failed, a reader that had not charged, or a payout delay she had not planned for	

Item	Example from the official script	Your note
Precaution	A second way to get paid, a record of what was sold, and not all of the week's takings in one place	
Close-of-day match	Cash counted, card and phone totals from the generic report, and a line for fees	
If a payment was missing	She looked for it that evening, not three weeks later	

Yasmin runs a weekend market kitchen in Jacksonville. After two mixed-up envelopes she watched how neighbouring stalls were paid and chose one simple setup, not three. She ran a live test on a quiet Thursday: one small sale, then a check that the money appeared and that the fee, if any, was visible. A test is not a launch. It is a rehearsal with a receipt. Details of disputes and pauses vary. This is a precaution, not a forecast. These are examples, not promises.

Worked example: Tomás, online tutoring, Albuquerque

Item	Example from the official script	Your note
Setting	Tomás, online tutoring, Albuquerque, USA	
The problem	No stall and no cash tin, and a long chain of chat messages that said "I sent it."	
What he needed	One clear way to send a request, take a payment, and see it in his books	
Booking note, in this example	The fee and the due point, after each lesson or at the start of a four-lesson block	
Default path	One payment link or request he had already tested, with a second option if a card failed	
International payments	He asked new clients how they preferred to pay, then chose from the options he already supported, rather than opening a new tool for every city	
Weekly reconcile, in this example	Every completed lesson had a payment, or a written note of why it was waiting, and the payout in the bank matched the tool's total minus fees	
Pending payouts	If a payment sat in a pending state, he did not spend it in his head. He waited until it was in the account he used for the books	
In Systex	He kept the weekly match and the pending list in Systex	
Protect the record	He did not paste card numbers into a chat, and he did not keep screenshots of other people's wallets. A plain, generic receipt, with no extra data	
When a payment failed	Retry, then the backup method, then pause the next lesson until the missed one is settled, if that was the written term	

Tomás offers online tutoring from Albuquerque. He used one payment link or request, not a different method for every family. These figures are examples of a habit, not a pricing model, and not a promise that invoices will be paid at once. Cards, mobile money, and transfers are options. The right mix is the one your clients can complete. A clear tool plus a calm follow-up is the whole job. These are examples, not promises.

Keep this checklist in Systex, our own product. You can find Systex at loftybiz.net. These are examples, not promises.