



An Extended Guide · No. 1892

Square, Clover, Toast or Shopify? Matching a System to Your Business

A fair, no-hype look at the four
big systems — and how to pick

Tech Made Simple — Service Made Personal

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★ There is no single best system — only the right fit

If you came here hoping I'd crown one winner, I'm going to gently disappoint you. Square, Clover, Toast, and Shopify are all good at different things. The right one is the one that fits how YOUR business actually sells. That's what this guide helps you find — with nothing to sell you and no commission to chase.

Let's match a system to your business

Choosing where to take payments feels bigger than it should, because every company is shouting that it's the easiest and the cheapest. This guide quiets that noise and walks you through it one plain question at a time.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. I've spent 30+ years helping folks get comfortable with their technology, and these days a lot of that is helping small shops, market vendors, and home-service folks set up a way to take cards without getting fleeced.

I'll be straight with you up front: I run my own little business on Square, so I know it best. But Square isn't right for everyone, and I'll point out where another system fits you better. My job here is honest advice, not a sales pitch.

✓ You can change your mind later

Picking a system is a big-feeling decision, but it isn't a marriage — as long as you avoid a long lock-in contract. We'll cover how to switch later without losing your items or your customer list, so breathe easy.

The whole guide, on one page

If you remember only these things, you're already most of the way to a smart choice.

- ❑ Start with how you sell — counter, online, on the go, or a restaurant — not with the brand name.
- ❑ Square and Shopify are month-to-month with no long contract. Clover and Toast are often sold on multi-year contracts with early-termination fees — read before you sign.
- ❑ The headline rate isn't the whole cost. Ask about monthly, PCI, statement, and gateway fees too.
- ❑ Toast is built for restaurants. Shopify shines if you also sell online. Square is the easy all-rounder. Clover is flexible but depends heavily on who you buy it from.
- ❑ Make sure you can export your items and customers if you ever leave. That keeps everyone honest.
- ❑ Rates and plans change — always confirm today's numbers on the company's own pricing page before you decide.

✓ One rule to hold onto

Match the system to the way you actually sell, then pick the plan — not the other way around. The cheapest headline rate is no bargain if the system can't do what your business needs every day.

Start with how you sell, not the brand

The most important page in this guide, and the one people skip. Before you look at a single system, describe your business in a sentence.

Say it out loud: 'I run a ____, I sell mostly ____, and my customers pay me ____.' That one sentence points you at the right family of systems faster than any feature list.

A fixed counter — shop, salon, cafe

You ring people up at a counter, maybe with a cash drawer and a receipt printer. You want something quick, reliable, and easy for staff to learn. Square, Clover, and Shopify all do this well.

A restaurant, bar, or cafe with tables

You've got tables, tabs, tips, a kitchen, and maybe online ordering. That's a different animal, and Toast was built from the ground up for it.

On the go, or online, or both

Markets, fairs, a truck, house calls — or a website that needs to match your in-person sales. Square travels light; Shopify is the strongest when the website is the heart of the business.

★ Tell me your one sentence

If you text me that one sentence about your business, I can usually point you to the two systems worth comparing — and save you from downloading five apps and getting more confused. Call or text (330) 200-8042.

How these systems actually make their money

Every one of them earns the same two ways: a cut of each sale, and sometimes a monthly software fee. Understanding that keeps you from being surprised.

A cut of each sale (the processing rate)

Most small-business systems quote a flat rate — one percentage plus a few cents per tap or swipe. As of late 2026, in-person card rates across these systems land roughly in the mid-2% range plus about 10 to 15 cents, with typed-in and online payments costing more. Always confirm today's exact numbers on the company's own pricing page, because they move.

A monthly software fee (sometimes)

Square and Shopify both have a free or low starter tier, then paid plans that add features. Clover and Toast usually carry a monthly software fee per device or location. None of this is hidden if you ask — but you have to ask.

! Flat-rate versus interchange-plus

You may be offered 'interchange-plus' pricing instead of a flat rate. It shows the bank's wholesale cost plus a set markup, and it can be cheaper at higher volume — but the statement is harder to read. Our guide on what card processing really costs digs into this. If you're small and want simple, a flat rate is easier to live with.

Square — the easy all-rounder

Square made its name by making card payments simple for the smallest sellers. It's where a lot of folks start, myself included.

You can begin free: download the app, get a small reader, and take a card today. The rate is flat and published right on the website, there's no long-term contract, and the same account grows into a full register, online store, invoices, and appointments as you need them.

It leans month-to-month, which I like — if it isn't working for you, you can walk away. The trade-offs: very large or very specialized operations sometimes outgrow it, and like any flat-rate system, a high-volume business might pay less elsewhere on interchange-plus.

Square tends to suit

- A shop, salon, cafe, market vendor, or home-service business that wants simple and quick.
- Anyone who wants to start free and small and add features later.
- Owners who value a month-to-month arrangement over a locked contract.

✓ Why I use it — and the caveat

I run my own shop on Square because it's simple and I can see exactly what I pay. That's one owner's honest reason — not a verdict that it's best for you. Read the next three pages with an open mind.

Clover — flexible, but mind who you buy from

Clover is a capable system with a big range of hardware, from a pocket reader to a full countertop station. The catch is in how it's sold.

Clover is offered by lots of banks and sales companies, and the rate, the monthly fee, and especially the contract can be very different from one seller to the next. Two shops can run the identical Clover hardware on wildly different deals.

Bought directly or through some banks, Clover often comes with a multi-year processing contract and an early-termination fee. That isn't automatically bad — but it means you must read the agreement and compare offers, because the price isn't fixed the way Square's is.

Clover tends to suit

- A business that wants a wide choice of hardware and add-on apps.
- An owner comfortable shopping several resellers and reading a contract closely.
- Shops with a trusted local bank that offers a fair Clover deal.

! Read the contract before you sign

With Clover, the hardware is only half the story — the processing agreement is the other half. Before you sign, find the term length, the early-termination fee, and whether the equipment is bought or leased. Our guide on terminal leases and 'free' equipment explains the traps.

Toast — built for restaurants

If you run a restaurant, bar, or busy cafe, Toast belongs on your short list. It was designed for food service, and it shows.

Toast handles tables and tabs, splits checks, sends orders to a kitchen display, runs online ordering, and manages tips and restaurant payroll. Its handhelds are built to survive a spill and a lunch rush. For a sit-down or fast-casual spot, that focus is a real advantage.

The trade-offs are commitment and fit. Toast typically comes on a multi-year contract with auto-renewal and early-termination terms, and the hardware is often financed over time. And if you're a retail shop or a market vendor, a restaurant system is more than you need.

Toast tends to suit

- Restaurants, bars, breweries, and cafes with tables, tabs, and a kitchen.
- Food businesses that want ordering, kitchen screens, and tips handled in one system.
- Owners ready to commit to a longer agreement in exchange for a purpose-built tool.

✓ Right tool, right trade

A longer contract isn't a scandal when the tool genuinely fits — it's a trade. Just go in with eyes open: know the term, the renewal, and the exit terms before you sign, the same as you would on a lease.

Shopify — strongest when you sell online too

Shopify started as a way to build an online store, and its point-of-sale grew out of that. If your website is the heart of your business, Shopify keeps everything in step.

Sell the same products online and at a counter, and Shopify keeps one catalog, one inventory count, and one customer list across both. Ring up a sale in the shop and your online stock drops too. For a retailer who lives in both worlds, that single source of truth is the whole point.

It's month-to-month with no long contract, which is a plus. The trade-off: the point-of-sale is tied to a Shopify plan, so you're really buying the whole platform. If you don't sell online at all, a simpler in-person system may fit better.

Shopify tends to suit

- Retailers who sell both online and in person and want them in sync.
- Growing shops that expect the website to carry real weight.
- Owners who want no long-term contract but a serious online store.

✓ One catalog, one set of books

Keeping your shop and your website on one system saves hours of double-entry and prevents overselling. Our guide on selling online and in person covers how to keep the two halves honest, whichever system you pick.

The question that matters most: contracts

More small-business payment regret comes from contracts than from rates. A half-percent difference is pocket change next to being trapped in a three-year deal you've outgrown.

Square and Shopify are month-to-month — you can stop when you like. Clover and Toast are frequently sold on multi-year processing contracts with auto-renewal and an early-termination fee that can run into real money. Neither approach is wrong, but they're very different commitments.

Three things to pin down before you sign

- **The term:** month-to-month, or one, two, or three years?
- **The exit:** is there an early-termination fee, and how much? Does it renew automatically if you don't cancel in a window?
- **The equipment:** are you buying the hardware, or leasing it on a separate agreement that outlives the processing deal?

! Get the whole deal in writing

A friendly rate quoted out loud means nothing. Get the rate, the fees, the term, and the cancellation terms in writing, and keep a copy. If a salesperson won't put it in writing, that's your answer.

Two kinds of small business, two setups

How you sell shapes what you should buy. The right system for a tidy storefront is often not the right one for a vendor working a market from a folding table.

If you sell from a fixed counter or shop

You ring people up in one place, on reliable power and internet. You can run a countertop station, a cash drawer, and a receipt printer, and staff need something quick to learn.

- A countertop station or stand, with a wired or steady Wi-Fi connection.
- Square, Clover, and Shopify all handle a fixed counter well; Toast if you serve food at tables.
- A receipt printer and cash drawer matter — make sure your pick supports the ones you want.
- Lock-in matters less day to day, but still read the contract.

If you sell on the go — markets, trucks, house calls

You sell from a booth, a truck, or a customer's living room. Power is a battery, the internet is your phone's signal, and everything has to fit in a tote and set up in two minutes.

- A phone or small handheld reader that runs on a charged battery.
- Square and Shopify travel especially light; a pocket reader plus your phone is a full register.
- Cell signal can be spotty at a fairground — know your system's offline rules before you go (see our offline-mode guide).
- Invoices and payment links let you get paid even when a card won't tap.

★ Not sure which camp you're in?

Plenty of businesses are both — a shop that also works the weekend market. Tell me how and where you sell and I'll help you land on a system that covers both without paying for two. Call (330) 200-8042.

The hardware, in plain terms

Each system sells a family of devices, from a pocket reader to a full station. You don't need the fanciest one — you need the one that fits your counter or your tote. (Names and prices as of late 2026 — confirm current.)

The small, go-anywhere readers

Square's Reader, Shopify's Tap & Chip Reader, and Clover's Go all pair with your phone and take a tap or chip. This is the lightest, cheapest way to start, and plenty for a market vendor or a home-service call.

The all-in-one handhelds

Square Terminal, Clover Flex, Toast Go, and Shopify POS Go are self-contained — screen, card reader, and often a printer in one device you can carry around the shop or the dining room.

The countertop stations

Square Stand and Register, the Clover Station and Mini, and the Shopify POS Terminal anchor a counter, usually paired with a cash drawer and receipt printer. Our card-readers-and-terminals guide helps you match the shape to your space.

✓ Buy the hardware, don't lease it

Where you can, buy your reader or terminal outright rather than leasing. A leased terminal can quietly cost several times its price over a few years. More on that in the terminal-leases guide.

The fees below the headline rate

The percentage on the homepage is the part everyone compares. The fees underneath it are where two 'similar' deals turn out very different.

Not every system charges all of these, and the simple flat-rate systems bundle most of them away. But when you compare offers — especially from a bank or reseller — ask about each one by name.

Fee you might see	What it is
Monthly / account	A flat software or account charge
PCI fee	A card-security charge (and a penalty if non-compliant)
Statement / batch	Small charges to send a statement or close out
Gateway	A fee to run online or keyed payments
Chargeback	Charged when a customer disputes a sale
Early termination	To leave a contract before it ends

! Add it up for a real month

To compare fairly, estimate a normal month: your sales times the rate, plus every monthly and per-item fee. A low rate with fat monthly fees can cost more than a slightly higher rate with none. Our statement-reading guide shows you how to find these on a real bill.

When your sales reach your bank

A system that takes cards beautifully but makes you wait a week for the money isn't serving you. Ask about deposit timing before you commit.

Most of these systems move your money to your bank in a business day or two by default, and several offer faster transfers for a small fee or to their own business account. The exact timing and any instant-transfer fee vary, so confirm the current terms for the plan you choose.

New accounts sometimes see a hold or a reserve while the processor gets to know your business, especially if you suddenly run a much larger sale than usual. It's normal and usually temporary. Our guide on deposit timing, holds, and reserves explains how to avoid surprises.

✓ Match deposit speed to your cash flow

If you rely on today's sales to buy tomorrow's supplies, deposit speed matters as much as the rate. Factor it in rather than discovering it the hard way on a tight week.

Will it grow with you?

The best choice today is one that still fits in two years. Think a step ahead about where your business is going.

Ask whether the system adds the things you'll likely want next: an online store, invoices and payment links, appointment booking, gift cards, loyalty, staff logins, and reports that tie into your bookkeeping. All four offer most of these, but the depth and the cost differ.

If you expect to add a second location, more staff, or a serious website, weigh that now. It's far easier to grow within a system than to move everything mid-stride.

★ Plan one step ahead, not ten

You don't need to buy for the business you might have in ten years — just don't box yourself into a system that can't do the obvious next thing. Tell me where you're headed and I'll help you pick something with room. Call (330) 200-8042.

Can you leave if you need to?

Before you move in, make sure you could move out. The ability to leave cleanly is what keeps a provider honest for years.

Two things make leaving painless: a short or no contract, and the ability to export your data. You want to be able to download your item list, your customer list, and your sales history in a plain file you can take elsewhere.

All four let you export your catalog and customers in some form. What differs is the contract: walking away from a month-to-month system is trivial; walking away from a multi-year deal can cost an early-termination fee. Our switching-processors guide walks through the whole move.

✓ Export a backup now and then

Whichever system you choose, download a copy of your items and customers every so often. It's good insurance — and the day you ever want to switch, you'll be glad you already have it.

Questions to ask before you sign

Whether you're talking to a salesperson or to me, these questions get you to the right system and keep you out of a bad deal.

Q: What is the exact rate for how I'll take most payments?

In-person, online, and typed-in rates differ. Ask for the one that matches how you'll really sell, in writing, with today's date on it.

Q: Is there a contract, and what does it cost to leave?

Month-to-month is simplest. If it's a term contract, get the length, the auto-renewal, and the early-termination fee before you sign anything.

Q: What monthly and per-item fees are there beyond the rate?

Monthly, PCI, statement, gateway, chargeback. A low rate can hide fat fees. Add up a real month to compare fairly.

Q: Can I buy the hardware, and can I export my data?

Prefer buying hardware over leasing, and make sure you can download your items and customers if you ever leave.

✓ There's no silly question

If a salesperson rushes you or makes you feel foolish for asking, that's a reason to slow down, not to sign. A good answer to a plain question is the least you should expect.

Common mistakes people make

A handful of avoidable slip-ups account for most payment regret. Now you'll know them in advance.

- **Chasing the lowest rate** and ignoring a multi-year contract that costs far more than the rate ever saved.
- **Buying a restaurant system for a retail shop** (or the reverse) because a salesperson steered them there.
- **Leasing the hardware** without realizing a leased terminal can cost several times its purchase price.
- **Not reading the contract** — missing the auto-renewal or the early-termination fee until it's too late.
- **Picking for today only** and outgrowing the system the moment they add a website or a second location.

! The expensive mistake

Every mistake here costs money, but the dearest is signing a long contract you didn't read. If you take one thing from this guide, read the agreement — all of it — before you sign, or let me read it with you.

So... which one is best?

I promised I wouldn't crown a winner, and I won't — because the honest answer is that it depends entirely on you.

Here's the fair summary. Toast is the specialist's choice for restaurants. Shopify is strongest when a website carries real weight. Square is the easy, flexible all-rounder with no contract. Clover is capable and wide-ranging, but the deal depends heavily on who sells it to you. None of those is 'best' — each is best for a particular business.

I use Square myself, and I've told you why: it's simple and the costs are easy to see. But I've set other folks up on Shopify because they lived online, and sent restaurant owners straight to Toast. Your sentence about your business decides it, not my habit.

★ Let's narrow it to two

Choosing is easier when you're comparing two systems, not four. Tell me how you sell and I'll help you rule out the ones that don't fit, so you can compare the finalists in peace. Call or text (330) 200-8042 — no sales pitch, ever.

Support and reliability — when something goes wrong

Every system has a bad day. What matters is how fast you can take a card again. Weigh support the way you'd weigh a rate.

Ask how you reach help — phone, chat, or only email — and what the hours are. A restaurant at Friday dinner and a shop on Small Business Saturday can't wait until Monday. Some systems include live phone support; others reserve it for higher plans.

Think about a backup plan too. If the internet drops, can the system take payments offline, and do you have a phone reader as a spare? Our offline-mode and network guides cover keeping the register running when things wobble.

✓ A local hand helps too

Phone support is fine for account questions, but it can't see your counter. That's where I come in — I'll get you set up right and be a call away when something acts up, in plain English, same day when I can.

Setting honest expectations

A card system is a tool, not magic. Knowing what it will and won't do keeps you happy with your choice.

It will make taking payments quick, keep a tidy record of every sale, and hand you reports at tax time. It won't erase processing fees — everyone pays to accept cards — and it won't run your business for you. The goal is a system that gets out of your way.

Expect a short learning curve for you and your staff, a little setup to get your items and tax rate right, and the occasional hiccup. A week in, it'll feel like second nature. That's normal, and worth the small effort up front.

✓ Give it a fair trial

If you can start on a no-contract system, run it for a few weeks before you judge it. The one that feels natural on a busy day — not the one with the flashiest demo — is the one to keep.

Common Questions

The questions I hear most from owners choosing their first system, answered plainly.

Q: Is one of these really cheaper than the others?

Not in a simple way. Headline in-person rates are close; the real difference is monthly fees, contracts, and how you sell. Add up a real month for each before you decide, and confirm today's rates on each company's site.

Q: Can I take cards today without a long commitment?

Yes — Square and Shopify are month-to-month and you can start with a small reader and your phone. That's the fastest, lowest-risk way to begin.

Q: I run a restaurant. Do I have to use Toast?

No, but it's worth a serious look — it's purpose-built for food service. Square also has restaurant tools. Compare the two on the features you'd use nightly, and mind the contract.

Q: What if I pick wrong?

If you avoided a long contract, switching is very doable — export your items and customers and move. Our switching-processors guide walks you through it. That's exactly why I steer folks away from long lock-ins.

★ Still weighing it up?

This is one of my favorite things to help with, because getting it right once saves years of fees and frustration. Call or text me at (330) 200-8042 and let's match a system to the way you actually sell.

You don't have to figure this out alone

You just have to remember that a friendly, patient person who speaks plain English is one call away.

I hope this guide made choosing a payment system feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't feel you have to memorize a thing.

When you'd rather have a hand, that's exactly what I do. I come to your shop or your kitchen table, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell payment processing and I earn no commission from any company — so the advice you get is just honest advice. For the tax and legal fine points, I'll point you to your accountant or attorney.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Match the System to How You Sell

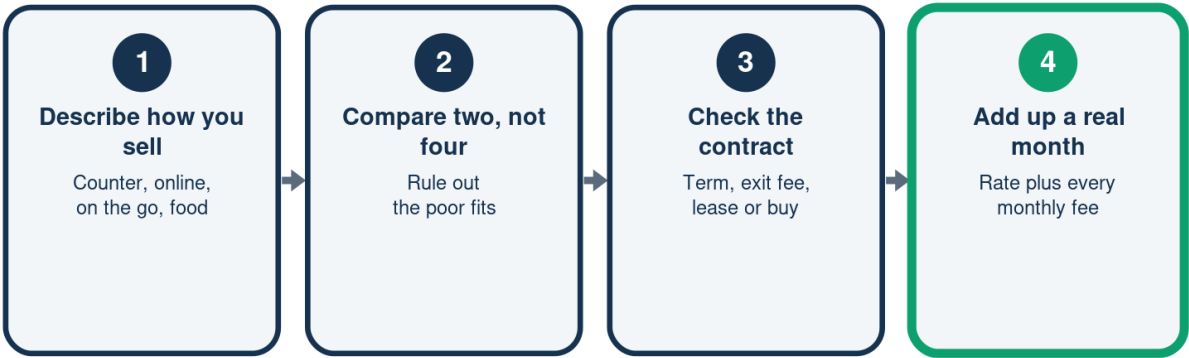
Start with your business, not the brand

	How you sell	Worth comparing first
Counter shop	Quick, reliable	Square or Clover
Restaurant	Tables and tips	Toast (or Square)
Online + shop	One catalog	Shopify
On the go	Light and mobile	Square or Shopify

No system is best for all -- each fits a kind of business.

Choosing in Four Steps

The calm way to land on the right system



Do these in order and the right system nearly picks itself.

The Part That Trips People Up: Contracts

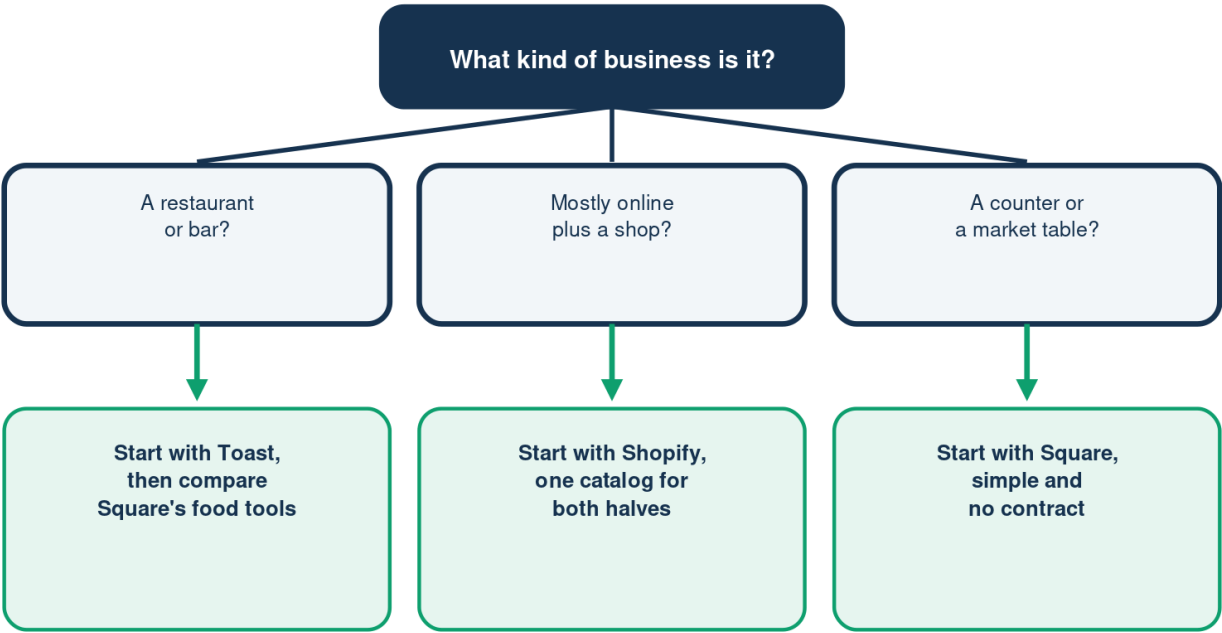
A half-percent is nothing next to a three-year lock-in

	Usually month-to-month	Often a term contract
Square	Yes	--
Shopify	Yes	--
Clover	Sometimes	Often, via reseller
Toast	--	Typically multi-year

Always confirm your own agreement -- deals vary by seller.

Which Should You Compare First?

Let the way you sell point the way



Rates and plans change -- confirm today's numbers before you sign.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

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