BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Square: Point of Sale & Payments

Taking cards, sending invoices and getting paid — explained in plain English, one step at a time

A plain-English guide for small local businesses

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

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For Square Point of Sale, readers, Tap to Pay & invoices · facts current November 2026

What's Inside

This is your guide to Square: the card reader, the app and the money side behind them. It's written for small local sellers — a shop, a salon chair, a booth at the farmers market or a craft fair — and for the family members who help them get set up. Read it in any order and at your own pace. Every feature comes with what it actually does *for you*, plus slow, step-by-step directions. Square changes its prices and screens from time to time, so wherever a number matters, this guide tells you where to double-check it.

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PART 1

Getting Started

What Square is, what it really costs, and how to open an account safely. Start here, even if someone has already set Square up for you.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you sell anything in person — pies at the farmers market, quilts at a craft fair, haircuts, lawn care, small-engine repair, lessons — sooner or later a customer says, "Do you take cards?" This guide is for **you**, and for the son, daughter or grandchild who's been asked to "get that card thing working."

I'm Bill. I've spent more than 30 years working with technology, and these days I help folks here in Portage County feel at home with theirs. I wrote this guide the way I'd explain Square sitting across the counter from you: patiently, in plain English, and without trying to sell you anything. When a word like "chargeback" or "transfer" comes up, I'll stop and explain it right then.

What this guide will do for you

- Explain what Square is and what it honestly costs, so there are no surprises on your first statement.
- Help you pick the right hardware — or none at all, since your phone may be enough.
- Walk you through your very first sale, a refund, and selling when the internet drops out.
- Show you how the money gets from a customer's card into *your* bank account, and when.
- Cover invoices, appointments, a simple online store, and adding a helper with limited access.
- Point out the scams aimed at small sellers, and how to protect your Square account.

The big promise: you can't break it

You can't hurt anything by looking around the Square app. Most mistakes — a wrong price, a sale rung up twice, an item in the wrong category — can be fixed or refunded. The only things that call for real care are the ones that involve money leaving your account or your password, and I'll mark those clearly.

WHAT THIS DOES FOR YOU

Why this matters

Many customers carry little or no cash these days. Taking cards and phone payments means you don't lose a sale because someone didn't stop at the ATM, and you get a tidy record of every sale for tax time instead of a shoebox of notes.

GOOD TO KNOW

A word about money advice

I'm a technology helper, not an accountant, tax preparer or financial advisor. Where taxes come up, I'll explain what Square does and point you to the right professional for the rest.

And I'm only a phone call away

If anything in this guide leaves you unsure, call me at **(330) 200-8042**. There's no such thing as a silly question, especially when it's your money and your customers.

So let's start with the simplest question: what *is* Square?

— Bill

CHAPTER 2

What Square Is (and Isn't)

Square is a company that lets small businesses take card payments. It's owned by Block, Inc. Square gives you three things that work together: an **app** that acts as your cash register, optional **hardware** (card readers and countertop machines), and an online **Dashboard** where you see your sales and manage your account.

The pieces, in plain words

Piece	What it does
Square Point of Sale app	The free app on your phone or tablet. You ring up sales here. "Point of sale" just means the place where a sale happens — your register.
Square Dashboard	Your account's home base, on a computer at squareup.com or in the Square Dashboard app. Reports, settings, bank details and team members live here.
Square Reader	A small card reader that connects to your phone by Bluetooth and takes tap and chip cards.
Tap to Pay	A way to take tap payments right on your iPhone or Android phone, with no reader at all.
Square Invoices	Bills you send by email or text, which customers pay online by card or bank transfer.
Square Appointments	Online booking for service businesses: salons, lessons, repairs, pet care.
Square Online	A simple website and online store connected to your Square items.

What Square isn't

- **It isn't a bank.** Your sales go into your Square balance first, then Square sends the money to the bank account you link. Chapter 14 explains the timing.
- **It isn't Zelle, Venmo or PayPal.** Those are mostly for sending money between people. Square is built for a business taking payments from customers, with receipts, refunds and sales records.
- **It isn't your accountant.** Square keeps good records and can send tax forms, but it doesn't file your taxes or tell you what you owe.

TIP

Is Square right for you?

Square fits best when you sell in person now and then, or every day, and want to start without a contract or a monthly bill. There's a free plan, no long-term contract, and you can stop using it any time. If you only sell a few times a year to people you know, a person-to-person app may be enough — but you give up the receipts, records and card acceptance that make Square useful.

WHAT THIS DOES FOR YOU

What this does for you

Once you know the four main pieces — app, Dashboard, reader and invoices — the rest of Square stops feeling like a maze. Every other chapter in this guide hangs off one of them.

CHAPTER 3

What Square Really Costs

Square's basic plan has **no monthly fee**. Instead, Square keeps a small slice of each card payment. That slice is called a **processing fee**. It's taken out automatically, so a $100 sale shows up in your account as a little less than $100.

Processing fees on the Free plan

These are Square's published U.S. rates on the Free plan, as of November 2026:

How the customer pays	Fee	Fee on a $50 sale
In person: tap, chip or swipe (reader or Tap to Pay)	2.6% + 15¢	$1.45
Online store, or an invoice paid by card	3.3% + 30¢	$1.95
Card number typed in by hand (keyed in)	3.5% + 15¢	$1.90
Invoice paid by bank transfer (ACH)	1% ($1.00 minimum)	$1.00
Cash or check you record in the app	No fee	None

HEADS UP

Online and invoice fees went up in 2026

On the Free plan, the card rate for online checkout and invoices rose from 2.9% + 30¢ to 3.3% + 30¢ in January 2026. Older articles, videos and calculators may still show the old number. When in doubt, check the **Pricing** page at squareup.com.

The paid plans: Plus and Premium

Square also offers **Square Plus** and **Square Premium**. As of November 2026 they're listed at **$49.00** and **$149.00** a month per location, with a free trial. They add features like more detailed inventory, customer accounts and phone support, and they lower some processing rates (for example, the online card rate drops back to 2.9% + 30¢). For most market stalls and one-person shops, the Free plan is the right place to start.

TIP

A simple test for paid plans

Only pay for a plan when you can name the specific feature you need and you'll use it every week. Square lets you move up later, so there's no need to decide on day one.

Other costs to know about

- **Hardware**, if you want a reader or countertop device (Chapter 5). Your phone alone may do.
- **Instant transfers** — getting your money the same day costs extra (Chapter 14). The standard next-business-day transfer is free.
- **Refunds** — when you refund a sale, the customer gets everything back, but Square keeps the original processing fee (Chapter 11).
- **Add-ons** like a custom web address for an online store, or paid Appointments and Online plans.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the fee up front lets you price fairly. Many small sellers simply build two to three percent into their prices and stop worrying about it. Ask your accountant whether card fees are a deductible business expense for you.

CHAPTER 4

Opening Your Square Account Safely

Signing up is free and takes about fifteen minutes. Do it on a calm day at a computer or tablet, with your paperwork nearby. Because Square moves real money, it will ask for real information about you and your business. That's normal, and it's the law for payment companies.

What to have ready

- An email address you check often. Square sends receipts, alerts and security codes there.
- Your cell phone, for text-message codes.
- Your business name, address and the kind of business you run. A sole proprietor (one person, no company) can usually sign up under their own name.
- The identity details Square asks for to verify who you are.
- The checking account you want sales sent to — the routing and account numbers are on a check.

Signing up, step by step

1. On a computer, type **squareup.com** into the address bar yourself. Don't follow a link from an email or an ad.
2. Choose **Get started** and enter your email address and a new password. Use a password you don't use anywhere else.
3. Answer the questions about your business. Choose the business type that's closest; you can change details later.
4. Enter the identity details Square asks for. If Square needs more to confirm who you are, it will say so.
5. Link your bank account so Square can send you your sales.
6. When asked, install the **Square Point of Sale** app on your phone or tablet from the App Store or Google Play, and sign in with the same email and password.

HEADS UP

Use the business's own details

Open the account in the name of the person or business that's actually selling. A family member can help set it up, but it shouldn't be in the helper's name, and tax forms will go to whoever owns the account.

Turn on two-step verification right away

Two-step verification means that signing in takes your password *plus* a code sent to your phone. Square recommends it because it stops someone who has guessed or stolen your password. This is the single most important setting in your whole account.

1. Sign in to your **Square Dashboard** at squareup.com.
2. Open your account's security or sign-in settings.
3. Find **two-step verification** and turn it on.
4. Choose to get codes by text message or an authenticator app, and follow the prompts.
5. Add a backup contact method if Square offers one, so you can still get in if you change phones.

WHAT THIS DOES FOR YOU

What this does for you

Your Square account is connected to your bank account. Two-step verification means a stolen password alone isn't enough for a thief to change where your money goes.

SCAM ALERT

Square won't ask for your code

If anyone calls, texts or emails asking you to read back a Square sign-in code, it's a scam — even if they say they're from Square. The code is only for you to type in yourself. Chapter 23 has more.

PART 2

Your Hardware & Your Items

Choosing a reader (or using just your phone), getting it connected, and setting up the list of things you sell.

CHAPTER 5

Choosing Your Square Hardware

Square sells several devices, from a small reader that fits in a pocket to a full countertop register. The good news: you don't have to buy anything to start. Many sellers begin with just their phone and add a reader later if they need one.

The lineup, with U.S. prices

These are Square's own list prices as of November 2026, before tax. Square sometimes offers monthly payment plans on the larger devices.

Device	What it is	Price
Tap to Pay on your phone	No hardware. Customers tap their card or phone on the back of your phone.	Free
Square Reader (2nd generation)	Small Bluetooth reader for tap and chip cards. Pairs with your phone or tablet.	$59
Square Stand	Holds an iPad and turns it into a countertop register with a built-in card reader.	$149
Square Terminal	An all-in-one handheld card machine with its own screen and receipt printer. No phone needed.	$299
Square Handheld	A phone-sized device made for taking orders and payments on the move.	$329
Square Register	A two-screen countertop register: one screen faces you, one faces the customer.	$899

Which one fits you?

If you are...	Consider
A few sales a month, or just starting	Tap to Pay on your phone. Nothing to buy or charge.
Farmers market or craft fair	Square Reader with your phone, or a Square Terminal if you'd rather keep your phone free.
Customers who still use chip cards without tap	Square Reader or Terminal. Tap to Pay only takes tap payments.
Small shop with a counter	Square Stand with an iPad, or Square Register for a busier counter.
Walking around: restaurant tables, a yard, a farm stand	Square Handheld or Terminal.

TIP

Buy from Square or a store you trust

Buy hardware from Square's own website or a well-known store. Used or "too good to be true" readers from strangers online may be locked to someone else's account or stolen.

HEADS UP

Older magstripe readers

Square's oldest plug-in reader only swiped the magnetic stripe. Swipe-only payments carry more fraud risk than chip or tap. If you've inherited one from a drawer, it's worth moving to Tap to Pay or a current reader.

WHAT THIS DOES FOR YOU

What this does for you

Starting small means you only spend money on hardware once you know you need it. Plenty of seasonal sellers never buy anything beyond a $59 reader.

CHAPTER 6

Tap to Pay: Your Phone Is the Card Reader

Tap to Pay lets customers pay by tapping a contactless card, a phone with Apple Pay or Google Pay, or a smartwatch on the back of *your* phone. There's no reader to carry, charge or pair. The fee is the same as any in-person tap payment.

What you need

- **iPhone:** an iPhone XS or newer, with a recent version of iOS and a passcode set. Tap to Pay on iPhone doesn't work on an iPad.
- **Android:** most Android phones with **NFC** (the short-range radio used for tap payments) and an up-to-date Android version.
- The **Square Point of Sale** app, signed in with your own email and password.

Turning on Tap to Pay on iPhone

1. Make sure your iPhone has a passcode: open **Settings** > **Face ID & Passcode** (or **Touch ID & Passcode**).
2. Open the **Square Point of Sale** app.
3. Tap **More**, then **Settings** > **Account**.
4. Tap **Tap to Pay on iPhone** and follow the prompts. You'll be asked to confirm with your Apple Account.
5. Read the short tutorial Apple shows. It explains where customers should tap.

Turning on Tap to Pay on Android

1. In your phone's settings, make sure **NFC** is turned on. (On many phones it's under **Connected devices** or **Connections**.)
2. Open the **Square Point of Sale** app.
3. Tap **More**, then **Settings** > **Account**.
4. Tap **Tap to Pay on Android**, then **Enable Tap to Pay on Android**.

HEADS UP

Signed in with a device code?

Some businesses sign helpers into the app with a **device code** instead of an email and password. Square says Tap to Pay on iPhone isn't available when you're signed in that way. Sign in with the account email if you need it.

Taking a tap payment

1. Ring up the sale in the app and tap **Charge**.
2. Choose Tap to Pay if asked. Your screen shows where to tap.
3. Turn the phone toward your customer and hold it steady while they hold their card or phone near the top back of your phone.
4. Wait for the check mark and the tone. Then offer a receipt.

TIP

Where exactly to tap

The tap spot is near the top of the phone, around the camera on most models. A thick case or a wallet-style cover can block it. If taps keep failing, take the phone out of the case and try again.

WHAT THIS DOES FOR YOU

What this does for you

Your phone becomes a card terminal that's always in your pocket. If a customer's reader-friendly chip card won't tap, though, you'll need a reader or Terminal — so keep that in mind for older customers' cards.

CHAPTER 7

Setting Up the Square Reader

The **Square Reader (2nd generation)** is a small white square that takes tap and chip cards. It talks to your phone or tablet by Bluetooth, so it needs to be paired once, then it reconnects on its own.

Charge it first

The reader charges with a **USB-C** cable, the same kind most newer phones use. A low reader takes about two hours to charge fully. Press the button to see the battery lights:

You see	Battery level
Four green lights	Full (100%)
Three green lights	About 75%
Two green lights	About 50%
One red light	About 25% — charge it soon

Pairing it, step by step

1. Turn on **Bluetooth** on your phone or tablet.
2. Open the **Square Point of Sale** app and sign in.
3. Tap **More**, then **Settings** > **Hardware** > **Square Readers**.
4. Tap **Connect a Reader**.
5. Press and hold the reader's button until the lights flash, if the app asks you to.
6. When your phone asks to pair, tap **Pair**. Some Android phones ask more than once — that's normal.
7. When the app shows the reader as **Ready**, you're done.

Keeping it connected

- Keep the reader within about 10 feet of your phone.
- The reader rests when it hasn't been used for a while but stays paired. Opening the app usually wakes it. If it has fully powered off, press its button.
- A low battery can cause dropped connections. Charge it the night before a market.

When it won't connect

1. Update the Square Point of Sale app and your phone's software.
2. Turn Bluetooth off and back on.
3. In your phone's Bluetooth settings, find the reader, choose **Forget** (or **Unpair**), then pair it again from the Square app.
4. Still stuck? Square offers a factory reset for the 2nd-generation reader, which takes 10 to 15 minutes. Save it for last, after everything else.

WHAT THIS DOES FOR YOU

What this does for you

A charged, paired reader means checkout takes seconds, even for customers whose cards only work by chip.

CHAPTER 8

Setting Up the Things You Sell

You can charge any amount by typing it in, like a calculator. But if you set up an **item library** — a list of what you sell with prices — checkout gets faster, your receipts look professional, and your reports tell you what sells best.

Adding an item

1. Open the **Square Point of Sale** app, or the Square Dashboard on a computer (easier for long lists).
2. Go to **Items** and choose to create a new item.
3. Type the name the way you'd like it to appear on a receipt: "Apple Pie," "Men's Haircut."
4. Enter the price. If the same thing comes in sizes, add **variations** (Small, Large) with their own prices.
5. Add a photo if you like. It helps helpers find the right button.
6. Choose a **category** (Baked Goods, Jewelry, Services) to keep things tidy.
7. Save.

Sales tax

If you're required to collect sales tax, you can set up a tax in Square and apply it to the right items, and Square adds it at checkout. Which items are taxable, and at what rate, depends on your state and county and what you sell. In Ohio, that's a question for your accountant or the Ohio Department of Taxation — not something to guess at.

> **GOOD TO KNOW**
>
> **Square adds the tax; you still file it**
>
> Square calculates and collects tax at checkout, and its reports show how much you collected. Filing and paying it to the state is still your job (or your accountant's).

Keeping it simple

- Start with your ten best sellers. Add the rest as you go.
- Use a **Custom amount** for one-off items rather than making an item for everything.
- Use **discounts** for things like "10% off for seniors" so they're recorded properly.

- If you track stock, Square can count down inventory as items sell. Check the counts before a big event.

WHAT THIS DOES FOR YOU

What this does for you

At the end of the season you'll know exactly how many pies, scarves or haircuts you sold, and which ones earned their spot on the table.

PART 3

Taking Payments

Your first sale, cash and receipts, refunds, what to do when the internet drops, and a checklist for markets and fairs.

CHAPTER 9

Your First Sale, Step by Step

The best way to learn Square is a practice sale with a family member, for a dollar, and then a refund. It costs a few cents in fees and takes all the nerves out of the first real customer.

Ringing up a sale

1. Open the **Square Point of Sale** app.
2. Tap the items the customer is buying, or type a **custom amount** on the keypad.
3. Check the total on the screen. To remove a mistake, tap the item in the sale and delete it.
4. Tap **Charge**.
5. Let the customer **tap** their card or phone on the reader (or your phone, with Tap to Pay), or **insert** a chip card and leave it in until the app says to remove it.
6. If a tip or signature screen appears, turn the screen toward the customer.
7. Offer a receipt: text, email, printed, or none.
8. Tap **New sale** (or **Done**) to get ready for the next customer.

> **TIP**
>
> **Tap first, chip second, swipe last**
>
> Tap and chip payments are the safest for you and the customer. Only swipe when nothing else works, and type a card number in by hand only when the card truly isn't there, such as a phone order (Chapter 22 explains why).

If a card is declined

- Stay friendly; it happens to everyone. Say, "It didn't go through — do you have another card?"
- Try tapping or inserting again. A dirty chip or a weak tap is a common cause.
- Don't try a declined card again and again, and never type its number in by hand to "force" it.
- Cash or another card is always fine.

WHAT THIS DOES FOR YOU

What this does for you

One practice sale and refund teaches you the whole cycle — charge, receipt, money in, money back — so your first real customer feels routine.

CHAPTER 10

Cash, Checks, Receipts & Tips

Square isn't only for cards. Recording cash and checks in the app means all your sales — not just the card ones — show up in one place for your records.

Recording a cash sale

1. Ring up the items as usual and tap **Charge**.
2. Choose **Cash**.
3. Type the amount the customer handed you. Square shows the change to give back.
4. Give the change and offer a receipt.

GOOD TO KNOW

No fee on cash

Square doesn't charge a fee on cash or check sales you record. They're just there so your reports are complete.

Receipts

Customers can get a receipt by text or email, or skip it. If you have a receipt printer, or a Square Terminal with its built-in printer, you can print one too. Digital receipts include your business name, so set that up neatly in your Dashboard.

Tips

If tipping fits your business — a salon, a food truck, a delivery — you can turn on tipping in your checkout settings, and the customer picks a tip before paying. If tipping doesn't fit, leave it off. Customers at a farmers market generally don't expect a tip screen.

TIP

Keep your cash count honest

At the end of the day, count the cash in the box and compare it with the cash total Square shows. If they match, you're done. If they don't, a sale was probably missed — and you'll know right away instead of at tax time.

WHAT THIS DOES FOR YOU

What this does for you

One record of every sale, card or cash, makes bookkeeping and taxes far simpler. Your accountant will thank you.

CHAPTER 11

Refunds: Giving Money Back

Sooner or later a customer returns something, or you charge the wrong amount. A **refund** sends the money back to the same card it came from. You can refund all of a sale or part of it.

Issuing a refund in the app

1. Open the **Square Point of Sale** app.
2. Tap **Transactions**.
3. Find and tap the sale. You can search by amount, date, or the last digits of the card.
4. Tap **Issue refund**.
5. Choose the items or the amount to refund, and pick a reason.
6. Confirm. The customer gets an email or text receipt if Square has their details.

Things to know

- Card refunds go back to the original card. It can take the customer's bank several business days to show it.
- Square lets you refund a card payment within **one year** of the sale.
- Square **keeps the original processing fee** when you refund. The customer gets the full amount; you're out the fee.
- Refund cash sales in cash.

SCAM ALERT

Never refund to a different card or method

A classic trick: someone pays with one card, then asks you to refund to a different card, by gift card, by Zelle, or in cash. Always refund only to the original card through Square. If they push, that's your sign it's a scam.

TIP

Catch mistakes right away

If you ring up the wrong amount, stop and fix it before the customer leaves. It's much easier than tracking someone down later.

WHAT THIS DOES FOR YOU

What this does for you

Handling refunds cleanly keeps customers happy, keeps your records straight, and protects you from the most common refund scam.

CHAPTER 12

Selling When the Internet Drops

Fairgrounds, church basements and country roadside stands often have weak cell service. Square's **offline payments** let you keep taking cards when the connection drops, then send them through once you're back online.

Turning on offline payments

1. Sign in to the **Square Dashboard** on a computer.
2. Go to **Settings** > **Device management** > **Modes**.
3. Find the offline payments setting for your device and turn it on. (You can also find it in the app's checkout settings.)
4. Do this *before* the event, while you have a good connection.

The rules that matter

- You must reconnect and **upload offline payments within 72 hours**. Square recommends within 24 hours. Payments that expire can't be recovered.
- With the Square Reader or Square Stand, an offline session ends after **24 hours**; reconnect to the internet with the hardware attached.
- While offline, you **won't be told if a card is declined**. You find out only when the payment uploads — and by then the customer is gone.

HEADS UP

Offline means you carry the risk

If an offline payment is declined later, you've lost that sale. For bigger purchases while offline, consider asking for cash or waiting until you have a signal. Keep the app open and reconnect as soon as you can.

TIP

Find a better signal

Sometimes walking a few steps, or using a family member's phone hotspot, is all it takes to get back online and upload.

WHAT THIS DOES FOR YOU

What this does for you

A dead zone at the fairgrounds doesn't have to mean turning away card customers.

CHAPTER 13

Craft Fairs & Farmers Markets: A Checklist

Selling at a market is a long day, often outdoors, with a crowd at the table all at once. A little preparation the night before makes the day go smoothly.

The night before

1. Charge your phone, your Square Reader or Terminal, and a portable power bank.
2. Open the app and make sure the reader shows **Ready**.
3. Update the app if it asks.
4. Check your item prices and add any new items.
5. Make sure offline payments are on (Chapter 12).
6. Pack a cash box with change, and a small sign: "Cards & phone payments welcome."

At the table

- Keep the phone and reader where you can see them at all times, not loose on the table.
- Turn the screen toward the customer for tips, signatures and receipts.
- If you have a helper, give them their own sign-in with limited access (Chapter 20).
- Shade your screen from the sun, and keep the reader out of the rain.

Packing up

1. Make sure any offline payments have uploaded.
2. Count your cash and compare it with the app's cash total.
3. Glance at the day's sales summary in the app.
4. Plug everything in to charge when you get home.

SCAM ALERT

The "I'll pay extra" customer

If a stranger wants to pay well over the price — "just add $200 and give me the difference in cash" — say no. That's how stolen cards are turned into cash, and you'll lose the whole amount when the real cardholder disputes it (Chapter 22).

WHAT THIS DOES FOR YOU

What this does for you

A few minutes of preparation means no dead reader at the busiest hour and no surprises when you count the cash box.

PART 4

Getting Paid & Keeping Records

When the money reaches your bank, sending invoices, reading your reports, and what Square sends you at tax time.

CHAPTER 14

When the Money Reaches Your Bank

When a customer pays by card, the money doesn't go straight to your bank. It goes into your **Square balance** first, minus the fee. Then Square sends it to your linked bank account. Square calls this a **transfer** (you may also see the older word *deposit*).

The free, standard way: next business day

By default, Square sends your money for free on a **next-business-day** schedule. Sales taken before the daily cutoff arrive in your bank the next business day; later sales arrive by the second business day. Square's default close of day is 5 p.m. Pacific (8 p.m. Eastern), and you can change it if your business stays open later. Weekends and bank holidays aren't business days, so Friday evening's sales usually arrive on Monday or Tuesday.

Instant transfers: faster, for a fee

If you need the money right away, you can send an **instant transfer** to a linked debit card, any time of day, any day of the week. As of November 2026, Square's help pages list the fee as **1.75%** of the amount, on top of the normal processing fee.

- Your balance has to be at least $25 after fees.
- There's a limit per transfer, and new accounts start with a lower daily limit that can rise over time.
- Anything you don't send instantly goes out on your normal schedule.

TIP

Instant isn't usually worth it

On $500 of weekend sales, an instant transfer at 1.75% costs about $8.75. If you can wait a day or two, the standard transfer is free. Save instant transfers for real emergencies.

Checking your transfers

1. Sign in to the **Square Dashboard**.
2. Open the **Balance** or **Transfers** section.
3. You'll see each transfer, the date it was sent, and which sales are in it.
4. Compare a transfer with your bank statement once in a while, so you're comfortable with the timing.

HEADS UP

Changing the bank account

Square sends your money wherever your account says. Changing the linked bank account is exactly what a thief would try first. Only change it yourself, from the Dashboard, and never because someone asked you to by phone, text or email.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the schedule means no worrying on Monday morning about where Saturday's sales went.

CHAPTER 15

Sending Invoices

An **invoice** is a bill you send by email or text. The customer opens a link and pays online by card or bank transfer, and you're notified when it's paid. Invoices are perfect for jobs paid after the work is done: lawn care, repairs, lessons, catering, custom orders.

Where you can send them

You can create invoices in the **Square Dashboard** on a computer, the free **Square Invoices** app, or the **Square Point of Sale** app. A computer is easiest for your first few.

Creating an invoice, step by step

1. Open **Invoices** and choose to create a new one.
2. Choose the customer, or add a new customer with their name and email address (or cell number).
3. Add the line items: what you did or sold, the quantity and the price.
4. Choose how they can pay: card, bank transfer, or both. You can also set a due date.
5. Under the communication options, turn on **Payment reminders** and choose when Square should nudge them.
6. Tap **Preview** to see exactly what the customer will see.
7. Tap **Send**, or **Save as draft** to send later.

The costs

How they pay	Fee to you
Customer pays by card	3.3% + 30¢ on the Free plan (as of November 2026)
Customer pays by bank transfer (ACH)	1%, with a $1.00 minimum
Sending the invoice	No charge on its own

TIP

Bank transfer saves you money on big jobs

On a $1,000 invoice, a card payment costs $33.30 in fees on the Free plan; a bank transfer costs about $10. If a regular customer is comfortable paying by bank, it's worth offering. Square's paid Invoices Plus plan adds a cap on bank-transfer fees.

Good to know

- If a customer chooses to save their card when they pay, you can charge that saved card for future invoices instead of sending a link. Only do this with their clear agreement.
- Automatic reminders aren't available when the invoice is sent by text message; use email if you want reminders.
- You can see at a glance which invoices are paid, unpaid and overdue.

SCAM ALERT

Fake invoices go both ways

Scammers send fake "invoices" that look like they're from Square or a supplier, hoping you'll pay or sign in through their link. A real Square invoice to you comes from a business you actually deal with. When unsure, contact the business using a phone number you already have.

WHAT THIS DOES FOR YOU

What this does for you

No more waiting on checks in the mail or chasing customers. Square sends the reminders for you, and most invoices get paid faster.

CHAPTER 16

Reading Your Sales Reports

Every sale you take in Square is recorded automatically. The **reports** turn that into answers: How much did I sell this month? What's my best seller? How much did I pay in fees? How much sales tax did I collect?

Where to find them

- **On your phone:** the Point of Sale app shows a quick summary of today's sales.
- **On a computer:** the Square Dashboard at squareup.com has the full set of reports. Look for **Reports** in the menu.

The reports most small sellers use

Report	What it tells you
Sales summary	Total sales, refunds, discounts, tax collected and fees for any date range.
Item sales	Which items sold, how many, and for how much.
Payment methods	How much came in by card, cash and other ways.
Transfers	What Square sent to your bank, and when.

Getting a report for your accountant

1. In the Square Dashboard, open **Reports**.
2. Choose the report you want, such as the sales summary.
3. Set the date range — for example, January 1 through December 31.
4. Look for the **Export** or download option and save it as a spreadsheet (CSV) or PDF.
5. Send it to your accountant, or print it for your records.

TIP

A once-a-month habit

On the first of each month, download last month's sales summary into a folder on your computer. At tax time, it's all there.

WHAT THIS DOES FOR YOU

What this does for you

Instead of guessing which products are worth making, you'll know. And tax season becomes a matter of downloading a few files.

CHAPTER 17

Taxes, Form 1099-K & Your Records

This chapter explains what Square sends you at tax time. It isn't tax advice. I'm not an accountant, and your situation is your own — please talk with a tax professional about what you owe.

What a Form 1099-K is

A **Form 1099-K** is a tax form that payment companies like Square send to sellers, and to the IRS, showing the total card payments processed for them in a year. It's the *gross* amount — before refunds, fees and costs.

The current federal threshold

A 2025 federal law put the reporting threshold back to **more than $20,000 in payments and more than 200 transactions** in a year — both have to be true. The IRS has confirmed this applies to 2025 and later years. That replaced the much lower thresholds you may have heard about in news stories from a few years ago.

HEADS UP

No form doesn't mean no taxes

Business income is taxable whether or not you get a 1099-K. Staying under the threshold only means Square isn't required to send the form. Some states also have their own, lower reporting rules. Ask your tax preparer what applies to you.

Make sure Square has your correct details

Square needs your correct name and taxpayer number to send accurate forms. If Square asks you to confirm your tax details in the Dashboard, do it promptly, and only through the Dashboard you signed in to yourself — never through a link in an email.

SCAM ALERT

"Your 1099 is on hold" messages

Scammers send fake tax-form notices that ask you to click and "verify" your Social Security number or bank account. Sign in to squareup.com yourself instead. The IRS doesn't start contact by email, text or social media.

WHAT THIS DOES FOR YOU

What this does for you

Clean records in Square, a yearly sales summary, and the 1099-K (if you get one) give your tax preparer everything they need in one go.

PART 5

Growing a Little

Online booking, a simple online store, and letting a helper use Square without handing over the keys.

CHAPTER 18

Square Appointments: Online Booking

If you sell your time — haircuts, piano lessons, dog grooming, massage, small repairs — **Square Appointments** lets customers book themselves online, any hour of the day. It keeps your calendar, sends reminders, and connects to the same Square account you use to take payments.

What it does

- Gives you a booking page where customers pick a service and an open time.
- Sends customers automatic reminders before their appointment.
- Lets you take payment at the appointment, the same way as any Square sale.
- On paid plans, can ask customers for a card when they book, to protect you against no-shows.

Getting started

1. Sign in to the **Square Dashboard** and find **Appointments**.
2. Add your **services**: the name, how long each one takes, and the price.
3. Set your **business hours** and any days off.
4. Turn on your online **booking page** and copy its link.
5. Share the link: on your Google Business Profile, your Facebook page, your email signature, or a printed card with a QR code.
6. Book yourself a test appointment to see what customers see.

Costs

Square Appointments has a free plan for individuals. As of November 2026, its paid **Plus** and **Premium** plans are listed at **$49.00** and **$149.00** a month per location, the same as Square's other plans. Online payments on the free plan cost 3.3% + 30¢; paid plans lower that. Check squareup.com for which features come with which plan before upgrading.

TIP

No-show protection, kindly done

If you turn on a no-show or cancellation fee, say so clearly on your booking page and in your reminders. Regular customers appreciate knowing the rules, and it heads off hard feelings.

WHAT THIS DOES FOR YOU

What this does for you

Fewer phone calls during an appointment, fewer forgotten bookings, and customers who can book at 10 p.m. when they finally remember.

CHAPTER 19

Square Online: A Simple Website & Store

Square Online builds a simple website for your business, with a store that uses the same items and prices you already set up. Customers can order for pickup, local delivery or shipping, and the orders show up alongside your in-person sales.

What it costs

Plan	As of November 2026
Free plan	No monthly fee. Your site uses a Square web address. Online card payments cost 3.3% + 30¢.
Plus	About $49.00 a month per location. Adds a custom domain (your own web address), more design choices and lower online card rates.
Premium	About $149 a month per location. Adds extras like real-time shipping rates.

HEADS UP

Your own web address costs extra

A custom domain like *smithfarmstand.com* needs a paid plan, and the domain itself renews each year. Keep the renewal email in a safe place so your web address doesn't lapse.

Getting a simple store going

1. In the **Square Dashboard**, find **Online** (Square Online).
2. Pick a starting design. Keep it simple: your name, your town, your hours, a few good photos.
3. Choose which items to show online. Leave out anything that's hard to ship or often sold out.
4. Choose pickup, local delivery or shipping.
5. Preview the site on your phone, the way most customers will see it.
6. Publish, then place a small test order yourself.

TIP

Start with pickup only

Shipping brings boxes, postage and breakage. Many local sellers start with **online order, local pickup** and add shipping later, if ever.

WHAT THIS DOES FOR YOU

What this does for you

Customers who find you at a market can reorder from home, and your online and in-person sales live in one set of records.

CHAPTER 20

Adding a Helper Safely

When a spouse, grandchild or part-time employee runs the register, don't share your owner password. Square lets you add **team members** with their own passcodes and only the permissions they need.

Two kinds of passcode

Type	What it means
Team passcode	One shared code for everyone. Simple, but Square can't tell who made which sale.
Personal passcode	Each helper gets their own code. Square tracks sales, time and actions per person.
Owner passcode	Yours. It approves things beyond a helper's permissions, like a large refund.

Adding a team member

1. Sign in to the **Square Dashboard** and open the **Staff** (team) section.
2. Add a team member with their name and, if they'll sign in themselves, their email or phone.
3. Assign them a **permission set** — the list of things they're allowed to do.
4. Make sure the permission set includes access to the **point of sale** so they can ring up sales.
5. Turn on **require passcodes** at the point of sale, so each person signs in with their own code.

Sensible permissions for a helper

- **Allow:** taking payments, recording cash, sending receipts.
- **Think twice:** issuing refunds, giving discounts, typing in card numbers by hand.
- **Keep for yourself:** changing bank details, instant transfers, account settings, reports with your totals.

GOOD TO KNOW

What's free

On the Free plan, Square includes one custom permission set for your team. Paid plans allow more. For most family businesses, one well-chosen set is plenty.

WHAT THIS DOES FOR YOU

What this does for you

Your helper can run the table while you step away, without being able to touch your bank account or refund money they shouldn't. And if a sale goes wrong, you can see who rang it.

PART 6

Staying Safe

Disputes and chargebacks, the scams aimed at small sellers, and keeping your Square account out of the wrong hands.

CHAPTER 21

Disputes & Chargebacks

A **dispute** (also called a **chargeback**) is when a customer calls their bank or card company and asks for their money back instead of coming to you. The bank pulls the money back while it decides. It's stressful the first time, but there's a clear process.

Why disputes happen

- The card was stolen, and the real owner doesn't recognize the charge.
- The customer doesn't recognize your business name on their statement.
- The customer says the item never arrived, or wasn't as described.
- A charge went through twice by mistake.

What to do when Square tells you about one

1. Don't panic, and don't ignore it. Square notifies you by email and in your Dashboard. Sign in to the Dashboard yourself to see it — don't click the email link.
2. Look at the deadline. Square says you usually have about **seven days** to respond, though the card network sets the exact deadline.
3. Decide: if the customer is right, you can **accept** the dispute and the money goes back.
4. If you believe the sale was fair, **challenge** it by uploading evidence: the receipt, photos, messages with the customer, proof of delivery, your refund policy.
5. Wait for the bank's decision. Square passes along your evidence, but the customer's bank makes the final call.

HEADS UP

If you miss the deadline

Square will send the bank whatever information it already has, but Square itself says your chances of winning that way are low. Answer every dispute on time.

Avoiding disputes in the first place

- Take cards by **tap or chip** whenever the customer is there. Square says in-person payments are less likely to be disputed than remote ones.
- Make sure your business name in Square is one customers will recognize on their statement.

- Give receipts, and keep messages and delivery confirmations.
- Post a simple return policy at your table or on your invoices.
- If a customer is unhappy, offer a refund before it becomes a dispute.

WHAT THIS DOES FOR YOU

What this does for you

Knowing the steps turns a scary email into a short to-do list, and good habits make disputes rare.

CHAPTER 22

Scams Aimed at Small Sellers

Small businesses are targets precisely because they're friendly and want the sale. Nearly every seller scam follows one of a few patterns. Learn them once and you'll spot them for good.

The overpayment scam

Someone — often by phone, text or email — orders something and "accidentally" pays too much, or asks you to charge extra to pay their "shipper" or "driver." Then they ask you to send back the difference. The card was stolen. When the real cardholder disputes the charge, you lose the whole amount, *including* the money you sent back.

SCAM ALERT

Never pay anyone back the difference

If a customer pays too much, refund the whole sale to their card through Square and ask them to pay the right amount. Never send the difference by cash, Zelle, gift card, wire or any other way.

The typed-in card number

When a customer is standing in front of you, always tap or insert their card. Square advises against typing in a card number when the card is present. Phone orders where you type in a stranger's card number cost more (3.5% + 15¢) and are much harder to defend if the real owner disputes them.

SCAM ALERT

Big phone orders from strangers

Be wary of a first-time caller who wants a large order, is in a hurry, won't come in person, and reads you a card number — especially if the name on the card and the shipping address don't match. Ask them to pay by an invoice link instead, or decline politely.

Fake Square messages

Scammers send emails and texts that look like Square: "Your account is suspended," "Verify your identity," "A payment is on hold." The link leads to a fake sign-in page that steals your password. Chapter 23 shows how to check and report them.

The fake support call

Someone calls saying they're from Square and need to "fix" your account. They ask for your sign-in code, ask you to install a remote-control app, or ask you to change your bank details. Hang up. If you want to check, contact Square through the Dashboard or the app.

Other patterns to know

- **Refund to a different card** — always refund to the original card (Chapter 11).
- **"Pay extra and give me cash"** — that's turning a stolen card into cash (Chapter 13).
- **Fake "processing upgrade" sales calls** — someone offering lower fees who wants your account details. Hang up, and look at your plan options yourself in the Dashboard.
- **Counterfeit or stolen hardware** sold cheaply online (Chapter 5).

WHAT THIS DOES FOR YOU

What this does for you

Most seller scams depend on hurry and politeness. Knowing the patterns gives you permission to slow down, say no, and keep your money.

CHAPTER 23

Protecting Your Square Account

Your Square account is connected to your sales, your customers and your bank account. A few simple habits keep it yours.

The four habits

1. Use a strong password you don't use anywhere else.
2. Keep **two-step verification** turned on (Chapter 4).
3. Sign in only by typing **squareup.com** yourself, or through the Square apps. Check that the web address really reads squareup.com before entering your password.
4. Keep your phone locked with a passcode, since it holds the Square app.

Spotting a fake Square email or text

- It's urgent and threatening: "Act now or your account will be closed."
- It asks you to click a link to sign in, "verify," or update bank details.
- The sender's address or link doesn't really end in squareup.com — look closely.
- It asks for a sign-in code, a password, or your Social Security number.

Reporting a suspicious message

1. Don't click the link or open any attachment.
2. Forward the email to **spoof@squareup.com**. Square asks you not to add anything else to the forwarded email.
3. Delete it from your inbox.
4. If you want to be sure your account is fine, sign in to squareup.com yourself and look.

If you think someone got in

1. Change your Square password right away — and your email password too, since resets go to your email.
2. Make sure two-step verification is on and the phone number is yours.
3. In the Dashboard, check that your **linked bank account** is still yours.
4. Look over recent transactions and refunds for anything you didn't do.
5. Contact Square Support through the Dashboard or the app.

SCAM ALERT

Check any phone number before you call

Square warns that if someone gives you a Square phone number, you should confirm it through Square's own website or app before calling. Fake support numbers are common in search ads and scam messages.

WHAT THIS DOES FOR YOU

What this does for you

Your sales keep going to *your* bank, and a scam email becomes something you forward and delete, not something that ruins your week.

PART 7

When to Call Bill & Your Cheat-Sheet

An honest word about when a hand is worth it, and a one-page summary to keep with your cash box.

CHAPTER 24

When to Call Bill

Most of what's in this guide you can do yourself, at your own pace. But part of being helpful is being honest about when a hand saves you time, money or worry. Here's my straight advice, with no pressure.

Times it's well worth a call

- **Getting started** — opening the account, turning on two-step verification, installing the app, and pairing the reader or setting up Tap to Pay, done together so it all works on day one.
- **Your item list** — entering your products, sizes and prices so checkout is quick.
- **A practice run before a market or fair** — a test sale, a refund, offline payments, and a charged-and-ready checklist.
- **Adding a helper** — setting up team members, passcodes and sensible permissions.
- **Invoices, Appointments or a simple online store** — getting the first one set up and looking right.
- **Something feels off** — a strange email, a reader that won't pair, or a sign-in you don't recognize.

What I don't do

I don't do bookkeeping, taxes or financial advice, and I can't decide disputes — that's between you, Square and the card companies. I'm glad to help you find the right report for your accountant and understand what Square is asking for. I also never need your passwords written down or your sign-in codes read to me; you'll type those yourself while I guide you.

What working with me is like

I work at your pace, explain what I'm doing in plain words, and never talk down to anyone. I'll tell you honestly when something isn't worth your money, including paid plans and hardware you don't need. I've been doing this kind of work for more than 30 years, and I serve Portage County, Ohio, in person, and folks farther away by remote help.

FROM BILL

How to reach me

Call **(330) 200-8042** or book a time at **billshometech.com/book**. My help is **$49 remote · $99 in your home**. This guide is yours to keep for free; if you'd like a hand, I'm only a phone call away.

GOOD TO KNOW

You may meet Sophie first

When you call or visit billshometech.com, you might be greeted by **Sophie**, my AI receptionist. She can answer quick questions and help you book a time. A real person — me — does the actual help.

Thank you for taking the time to learn this. Every small business in our area makes it a better place to live. Take it one step at a time.

— Bill

CHAPTER 25

Your Square Cheat-Sheet

Keep this page with your cash box or reader. The whole guide, boiled down.

The essentials

Topic	Remember
In-person card fee (Free plan)	2.6% + 15¢ — tap, chip or swipe
Online & invoice card fee	3.3% + 30¢ on the Free plan (since January 2026)
Typed-in card fee	3.5% + 15¢ — avoid when the card is present
Invoice paid by bank (ACH)	1%, $1.00 minimum
Money to your bank	Free, next business day. Instant transfer costs 1.75%.
Refunds	Back to the original card only. Square keeps its original fee.
Offline payments	Upload within 72 hours (24 recommended). No decline warnings while offline.
Disputes	Respond fast — usually about 7 days. Sign in to the Dashboard yourself.
Suspicious email	Forward to spoof@squareup.com, then delete.
1099-K (federal)	More than $20,000 and more than 200 transactions. Ask your tax preparer.

Write it down once

Keep handy	
Square account email	_____
Where my password is safely kept	_____
Phone that gets my sign-in codes	_____
Bank account Square pays into (last 4 digits)	_____
Reader model & date bought	_____
My accountant / tax preparer & phone	_____
Helpers with a Square passcode	_____

When something's wrong, in order

1. Reader won't connect? Charge it, turn Bluetooth off and on, then forget and re-pair it.
2. No signal? Keep selling with offline payments, and upload within 72 hours.
3. Card declined? Try tap or chip again once, then ask for another card or cash.
4. Customer wants a refund? Refund to the original card through Transactions.
5. Dispute notice? Sign in to the Dashboard yourself and respond before the deadline.
6. Strange email, text or call? Don't click, don't share codes. Forward emails to spoof@squareup.com.
7. Think someone got into your account? Change your passwords, check your bank details, contact Square.
8. Still stuck? Call Bill at (330) 200-8042.