

# How do I sign up for Square?

- Either go to [squareup.com](https://squareup.com) or download the Square app from the Apple or Android App Store and enter in your email address and set a password.
- From there, you'll have the option for signing up as an individual or a business. Choose the relevant option and move on to the rest of the form.
- Click "Continue" and you'll be presented with a series of 3 questions to help verify your identity. Answer all of them correctly and click "Continue."
- You're finished! After downloading the app, you can start accepting payments immediately via manual entry and your reader.

## Signing up via the Square app

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The activation flow in app is quite similar to the website, though there are a few differences.

- First, download the Square app from the Apple iOS (iPhone, iPad, iPod) App Store.  
**Tip:** Visiting [squareup.com/app](https://squareup.com/app) on your device will take you straight to the relevant download page.
- Tap on the "Create an account" button to start the activation process.
- The rest of the activation flow will be similar to the website. You'll be asked to input your personal and business information and answer a few questions to verify your identity.
- After you're all done, you can start accepting payments via manual entry right on the spot! Your reader will be shipped in a few days.

## Is my device supported with Square?

Square is supported on most of the popular **Apple iOS** devices running **4.0** and up and **Google Android** devices running **2.1** and up.

Planning on buying one specifically for using Square? Or wondering if the one you already have will work? The short list below should help you weed out the ones that are not compatible.

**Any other** device that can [download](#) Square and is not on the list below should work just fine.

## What are the processing fees?

The fees are simply: **2.75%** if you use the reader and **3.5% + 15¢** if you type in the card information manually.

Square believes in making it easy for you to accept payments, so you can focus on the things that matter.

They accept every credit or debit card (Visa, MasterCard, American Express, and Discover) has the **same flat rate**. These fees are static and do not change depending on how much the payment was for. As our fees are taken out of each payment as they occur, there is no fee schedule. Square also does not require a contract upon signup or have any monthly minimums. It doesn't cost you anything if you don't use it!

With Square, there are...

- No activation fees
- No gateway fees
- No monthly fees
- No early termination fees
- No hidden fees
- No additional costs to use Square

## What cards can I accept?

Square currently accepts US issued Visa, MasterCard, American Express, and Discover cards, all with the same [flat rates](#).

Square does not yet accept HSA or flex spending accounts. This is on their roadmap, though they do not have a specific timeline for when this will happen. Be on the lookout for updates in the future!

## Can I use Square on more than one device?

You bet!

If, for example, you have multiple sales reps, all they would need to do is [download the app](#) on each of their devices and log into the Square account for your business. You can also track which one of your reps is accepting which payment by downloading the [CSV](#) on the bottom of your [Payments page](#).

## How do I accept credit cards with my Square reader?

Accepting cards with Square is simple! Here's how to use your card reader to take payments:

1. Sign up and activate your Square account if you haven't already.
2. Open the app on your phone by tapping the Square icon.



3. Plug in the card reader to your headphone jack.
4. Input an amount and an item description for your payment. If you have an iPad, you can choose a pre-made item from your [Item Library](#) by swiping the keypad to the left with your finger.

An amount of \$10.00 and a description of "Cupcake!" looks like this:



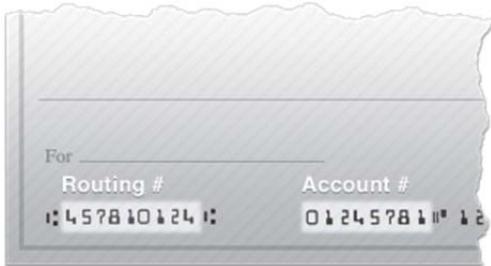
5. Swipe quickly and smoothly, making sure the black magnetic strip is facing the thick end of the reader. Having trouble? See these [tips](#).
6. Once you see the signature screen, have your buyer sign with their finger.
7. Tap "Continue" and input the buyer's phone number or email address to deliver a receipt.  
**Tip:** You can always find your payment history by viewing your account in the app or on your [Payments page](#).
8. You'll see the final [Thank You screen](#) after the payment is completed. You're done!

## How do I link my bank account and get paid?

Square automatically sends the funds you accept with Square straight to your bank account. Manually initiating deposits and batch fees are things of the past with Square.

Set up and link your bank account in **a few short steps**:

1. **Enter your routing number and account number** on this [Bank Account](#) page. These are generally listed at the bottom of your bank account's checks. See the image below for an idea on where to find them on your check.



2. Your bank will either be instantly linked up and ready to receive automatic deposits, or we may need a bit more information.  
**Note:** You may see a 49¢ deposit and a 49¢ withdrawal to your bank account. These small amounts simply enable us to confirm that we can deposit funds as well as withdraw them.

**If the latter**, there are just a few more steps needed to get your bank fully verified and have all your funds automatically sent to you.

1. **View your bank account** to see two tiny deposits (less than \$1 each) that we deposited into your bank account. You'll see these in your bank account within a few business days (remember, weekends don't count!). We'll also withdraw the sum of those two deposits to verify that we can debit from your account in case of a refund.
2. **Enter those two amounts** into the [Bank Account](#) page and you're done!

Changing your bank information is as simple as going to your [Bank Account](#) page and clicking on the "Change account" button on the bottom. The rest of the procedure is the same as above.

Having trouble verifying your bank account? Find a solution in this [troubleshooting checklist](#).

## Where does my money go and how long does it take?

- All funds accepted with Square are sent straight to your bank account. Please see [this article](#) on how to easily link this to your Square account.
- Square automatically initiates deposits within 36 hours of each transaction. Once a deposit is initiated, it may take a few business days (the speed largely depends on your bank and remember, weekends don't count!) to register in your bank account.
- Curious about turnaround time? Square recommends contacting your bank to learn more about how long it generally takes for electronic transfers.

## What should I expect in sales with Square?

While there are no guarantees as to increased sales for accepting credit cards, there have been test cases on the West Coast that shows significant results from using the accepting credit cards.

- Twelve units in Portland, OR used the device for Show and Sell locations only. Three units went from an average of \$4,500 in sales to just over \$8,000 in sales. They found that the major reason for the increase customers that would normally say no because they had no cash could no longer use that excuse. The average increase in sale for these units were 38%
- The Trail's End Sales rep in Seattle used the Square device with his son during the Take Order sale. His sales went from \$1,600 on average the last two years to over \$2,600 last year. In addition, customers were more likely to purchase a \$20 item than a \$10 item because they could use a credit card. They only had one person that when offered chose to not use this device to charge their credit card.
- The top selling troop in Anchorage, AK accepted credit cards payment for the first time last year. They had an 11% increase in total sales going from \$90,000 to \$104,000 last year.