

## Frequently Asked Questions

**Q: What does Square do? What services do you offer?**

A: Square delivers tools to run your business through our Register point-of-sale software, online business dashboard, and hardware to handle your credit card processing. You can engage your customers and increase sales, gain business insight from our analytics and reporting, manage your employees, and take payments anytime and anywhere through the Square platform.

**Q: What is Square's pricing structure for credit card processing? What fees will I be charged?**

A: Square typically charges a small processing fee of 2.75% per card swipe, and 3.5% + \$0.15 for all keyed-in transactions, with even lower rates for larger businesses processing significant payment volume. All major card brands are processed at the same flat rate. We don't charge any additional fees at all - [no set-up fees, no hidden fees, no monthly fees, and no contracts](#). For example, take a \$100 payment and see \$97.25 deposited in your linked bank account within 1-2 business days.

**Q: Do I have to worry about or pay for PCI compliance?**

A: Unlike traditional merchant companies, we don't require account holders to go through a complicated and expensive PCI compliance application. [Square itself is fully PCI compliant](#), so we take care of it for you. That means more time for you to focus on running and growing your business. And it's included as part of our standard processing fee, with no additional charge.

**Q: Is there a cost for credit card readers?**

A: No, the readers are on us, and you can get as many as your business needs! After you [create your Square account](#), you'll get a free card reader in the mail. Or grab one today at a [nearby retailer](#), and redeem the \$10 cost [here](#) for a credit towards your processing fees.

**Q: How does Square's deposit schedule work? How can I track my deposits for accounting?**

A: Square's standard deposit schedule automatically sends payments as one lump sum for a given 24-hour period. An email will be sent as soon as the deposit is sent to your bank account. Visit our Support Center for [details on specific deposit times](#). You can see a record of your deposits within your [Square dashboard](#) on the "Sales" tab to help with your accounting.

**Q: How secure is Square's technology?**

A: [Square takes data security very seriously](#). Information is encrypted at time of payment by our card readers, and we use sophisticated anti-fraud algorithms and tokenization to protect your data. Square is fully PCI compliant and adheres to high-level requirements for PCI data security.

**Q: Can I use Square just to accept credit card payments without using point of sale features?**

A: Absolutely. Square started by offering businesses the ability to accept credit card payments anywhere, anytime. You can always punch in an amount and process a payment. As your business grows, using more features across Square's platform can help you take things to the next level.

**Q: What type of support does Square offer for customers? I'm not that tech-savvy!**

A: No technical knowledge is required to use Square - we focus on making our products simple and delightful for anyone to use. If needed, you can [reach our customer support team](#) by email, phone, or Twitter from 6am to 6pm PT. Or visit our [online Support Center](#) for instant answers, 24/7.

**Q: I've checked out your website and Support Center, and I'm ready to go! What's my next step?**

A: If you're ready to get started, please [sign up here](#). If the annual revenue of your business is over \$250,000, please [reach out to our sales team](#) to discuss customized solutions for your company.