



**Girl Scouts of Southeastern Michigan**

# Accepting Card Payments for Product Sales with Square

**Girl Scouts of Southeastern Michigan (GSSEM) recommends that troops use Square, a popular mobile card processor, to accept customer payments during the Fall Product Program and/or Cookie Program.**

Square is simple to use, free to get started, and has more than 100 million users worldwide. Troops only need to pay one low rate per transaction. Note: We've had excellent results using Square, but GSSEM isn't involved with how it interacts with your troop account. If you have any issues, please visit <https://squareup.com/help>.

## ABOUT SQUARE READERS

Two versions of the FREE magstripe Square Reader are available: Headphone jack and Lightning connector. When plugged into a smartphone or tablet, it measures approximately 1" x 1" and works with the FREE Square Point of Sale app for Android and iOS. An internet connection is necessary to process transactions.



**Headphone jack**  
3.5mm



**Lightning connector**  
iPhone and iPad only

A wireless Square Reader is also available for \$49.00 at <https://squareup.com>. The wireless reader accepts chip cards and contactless payments from mobile wallets like Apple Pay, Google Pay, and Samsung Pay.

## GETTING STARTED

- Visit <https://squareup.com/signup> to create your account.
- Enter and confirm your email address and then choose a secure password.
- Select **Business** as your merchant type, enter **Girl Scouts of Southeastern Michigan** as the business name, and input it as a **Membership Organization**.
  - Troop accounts should include GSSEM's tax ID, either during initial Square signup or by adding it to their account shortly after. To obtain the ID, please email [gssem-finance@gssem.org](mailto:gssem-finance@gssem.org).
- Select your business location (home, on-the-go, etc).

- Select which mobile device(s) your troop will be using to accept payments.
- Enter your personal information, including your legal name, home mailing address, date of birth, the last four digits of your SSN, and your phone number.
  - Your information is only used to verify your identity, not perform a credit check.
- Set up your transaction deposits by entering your troop's bank account number and routing information.
- Select the Square Reader of your choice.
  - Your reader will arrive in the mail within 7–10 business days at the address you previously entered.

## SQUARE POINT OF SALE APP

- On your Square dashboard:
  - Click the **Get Started with Square Point of Sale** dropdown.
  - Click **Download the App**.
  - Enter the mobile phone number or email address where you'd like to receive the download link.
- You may sign into your account on multiple devices using the same email address and password.

## DEPOSITS & FEES

- **Next-Day Bank Deposits**  
Transactions made before 8:00 PM EST will post to your troop's bank account the next business day. You'll receive the net total of revenue, which is the amount of funds collected after Square has deducted its fees.
- **Transaction Fees**  
Each card swipe costs 2.6% + 10¢ deducted from the deposit—that's around 20¢ on a \$4.00 box of Girl Scout Cookies. When manually entering card numbers, the fee increases to 3.5% + \$0.15 per transaction.
- **Other Fees or Charges**  
Square doesn't have any hidden charges, monthly fees, or settlement charges.

## OTHER INFORMATION

- **Accepted Cards**  
Square Readers accept credit, debit, and cash cards with one of four major logos: VISA, Mastercard, American Express, or Discover.
- **Transaction Receipts**  
For each transaction, customers may receive a printed or digital receipt (via text or email).
- **Lost or Damaged Readers**  
At your request, Square will mail you a free replacement reader. However, if you need one immediately, you can purchase it from a participating retail location for \$10.00. It will come with a redemption code that you can enter into your dashboard, and then Square will deposit \$10.00 into your troop's linked bank account as reimbursement.

## SUPPORT & FEATURES

- If you need assistance with your account or you'd like to discover Square's other features, please visit Square Support at <https://squareup.com/help>.