

Girl Scouts of Southeastern Michigan Accepting Credit Cards for Product Sales with Square

Now every troop can accept credit cards, paying one low rate per swipe. Square is the most popular credit card reader with more than 100 million users worldwide. It's simple to use and it's free to get started.

What is Square? Well, it's a white plastic tile, about one inch square, with a slot in the middle and a post that plugs into the headphone port of your smart phone. When activated, it can be used to process money card transactions from any location with internet access.

SIGN UP – Go to their website: <https://squareup.com/>

They will ask for your email and to create a password for their site. Next they will ask you for the following info: last 4 digits of your Social Security number, Date of Birth, home address, and your troop bank account and routing numbers.

Next they ask for the type of device you'll be using. Square works with iPhones, iPads, iPad Touch and Android devices. They will then text you a link to download the free Square Register app to your phone.

Now you're good to go. The free Square card reader will arrive in the mail in 7-10 business days. They only need to verify your bank account – there is no contract and no credit check.

CARDS ACCEPTED – You can use Square with any credit card, debit card or cash card bearing one of the four major logos: VISA, MasterCard, American Express or Discover.

RECEIPTS – For each transaction, a receipt may be provided to the purchaser by text, email or printed out.

DEPOSIT – Next day! That's right, any transactions before 8 pm Eastern will be posted to your troop account on the next business day. Square will automatically "batch" all your transactions at midnight each day and deposit all funds, net of fees, to your designated troop bank account.

FEES – Each swipe costs 2.75%, deducted from the deposit; that's 11¢ on a \$4 box of cookies. That's it. No monthly fee, no settlement charges, nothing hidden. (The fee for manually-entered cards is a bit more, 3.5% + 15¢ per transaction.)

LOST/DAMAGED READER – Square will send you a new one for free. If you need it immediately, a replacement card reader may be purchased at most office supply stores. The cost is \$10, but with a \$10 rebate – so it's free.

QUESTIONS? – Online support through the Square Help Center (<https://squareup.com/help/en-us>) is the place to get the best response if you need assistance. This is also the place to go to investigate all the features that Square offers.

GSSEM now recommends Square to troops that want to accept credit card payments for the Fall Sale and the Cookie Sale. GSSEM doesn't get involved at all with the interface between Square and your troop account. We have tried it ourselves, with excellent results.