

Square POS Plan & Feature Guide

Compare plan fit, standout features, processing rates, and hardware planning.



Scan for Square POS help

1. Choose a Square POS Plan

Square Free

\$0/mo. per location

Start here if you need basic checkout and payments without a monthly software fee.

- **Limited Support, 6am-6pm PT Mon-Fri for the first 90 days.**
- POS app and payments
- Online site, items, invoices, booking
- Good for simple single-location setups
- No loyalty, marketing, or staff tools

Square Plus

\$49/mo. per location

Choose Plus when your business is growing and paid tools can help save time or support repeat customers.

- **Phone Support 6am-6pm PT Mon-Fri.**
- Advanced POS features
- Loyalty rewards program
- Email + text marketing
- Staff management and lower listed rates

Square Premium

\$149/mo. per location

Choose Premium when volume, support, reporting, and included add-on value matter most.

- **24/7 priority phone support**
- Lowest listed in-person rate
- Advanced reporting
- More text marketing + no gift card load fee

2. Standout Differences

What Matters Most	Square Free	Square Plus	Square Premium
Avoiding monthly software cost	Best fit when you want no monthly software fee.	Only if paid tools offset the monthly fee.	Consider when volume or support needs justify it.
Checkout, payments, items, simple online/invoice tools	Usually enough for basic workflows.	Included.	Included.
Lower listed card-present rate	Highest listed in-person rate.	Lower than Free.	Lowest listed in-person rate.
Loyalty, rewards, marketing	Not included.	Included: loyalty, email, 500 texts.	Included: loyalty, email, 2,500 texts.
Staff scheduling / team tools	Not included.	Included.	Included.
Reporting and support	Core reporting; phone support for the first 90 days, 6am-6pm PT Mon-Fri	Core reporting; Phone Support 6am-6pm PT Mon-Fri.	Advanced reporting; 24/7 priority phone support.
Gift cards / KDS / kiosk needs	Some add-ons unavailable or higher cost.	Compare add-on costs.	Consider for lower add-on costs and no gift card load fee.

3. POSGuys Can Help

Processing rate review

- Better rates are not guaranteed.
- POSGuys works directly with Square and can help negotiate when the account profile supports it.
- We can review transaction count, average ticket size, monthly card volume, and plan fit.

Hardware to consider

- Square Stand
- Receipt printer
- Cash drawer
- Barcode scanner
- Kitchen printer or KDS
- iPad / tablet accessories

Ready to compare options?

Request Square POS Help

1-800-903-6571

sales@POSGuys.com

Business hours: 6am-5pm PST, Mon-Fri

Planning guide only. Rates, features, support, and add-on fees may change. Confirm current Square terms and compatibility.

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1. Full Square POS Plan Comparison

Plan area	Square Free	Square Plus	Square Premium
Monthly fee	\$0/mo. per location	\$49/mo. per location	\$149/mo. per location
Best fit	Newer or simpler businesses needing core checkout, payments, and basic tools.	Growing businesses needing paid features, lower listed rates, and business-hours phone support.	Higher-volume teams needing the lowest listed in-person rate, advanced reporting, and 24/7 support.
When to consider paid	Free may be enough if checkout, payments, items, and simple online/invoice tools are enough.	Consider Plus if loyalty, marketing, staff tools, expanded site customization, or lower listed rates matter.	Consider Premium if volume, reporting, 24/7 support, more text marketing, or gift card load fees matter.
POS app & payments	Included. Accept payments in person, online, over the phone, or in the field.	Everything in Free.	Everything in Plus.
Website / online site	Included. Build an online ordering profile, Basic website, online store, SEO tools, pickup, delivery, shipping, and social/search selling.	Included. Adds more branding control, custom code/video embeds, advanced item settings, QR ordering, and subscriptions.	Included. Adds real-time shipping rates, advanced reporting, and 24/7 support.
Item library / inventory	Included. Add products, services, menu items, and track inventory and sales.	Included.	Included.
Invoicing	Included. Send invoices, recurring invoices, estimates, contracts, and manage project records.	Included. Adds stronger invoice controls like payment schedules, custom invoice templates, and capped ACH invoice fees.	Included. Same advanced invoice tools as Plus, plus lowest listed processing rates and 24/7 phone support.
Booking / appointments	Included. Basic booking site, staff calendars, appointment reminders, prepayments, deposits, and online booking tools.	Included. Adds cancellation/no-show fees, multi-staff appointment booking, waitlist, and email/text marketing.	Included. Adds future bookings report, service cost tracking, resource management, lowest listed rates, and 24/7 support.
Checking & savings	Included. Access funds and plan future expenses through Square Banking tools.	Included.	Included.
Advanced POS features	Core POS tools for simple checkout and day-to-day selling.	Adds staff management, loyalty, marketing, retail inventory tools, vendor/purchase order tools, and restaurant KDS/kiosk options.	Adds advanced reporting, 24/7 support, lower KDS/kiosk pricing, no gift card load fee, and restaurant tools like coursing/seat management.
Loyalty rewards program	Not included.	Included. Build custom rewards and promotions connected to POS.	Included.
Email marketing	Not included.	Included. Send email marketing campaigns.	Included.
Text message marketing	Not included.	500 texts included per account, then 3¢ per text.	2,500 texts included per account, then 1.5¢ per text.
Staff management	Not included.	Included. Schedule shifts and track team attendance.	Included.
Reporting	Core reporting.	Core reporting.	Advanced reporting for deeper business insights.
Phone support	6am-6pm PT Mon-Fri for first 90 days.	6am-6pm PT Mon-Fri.	24/7 phone support.

2. Processing Rates, Fees & Add-On Differences

Fee / add-on area	Square Free	Square Plus	Square Premium
Tap, dip, or swipe	2.6% + 15¢	2.5% + 15¢	2.4% + 15¢
Online / invoice payments	3.3% + 30¢	2.9% + 30¢	2.9% + 30¢
Online API payments	2.9% + 30¢	2.9% + 30¢	2.9% + 30¢
ACH bank transfer via invoice	1%, \$1 minimum	1%, \$1 minimum, \$10 cap	1%, \$1 minimum, \$10 cap
ACH via API	1%, \$1 minimum, \$5 cap	1%, \$1 minimum, \$5 cap	1%, \$1 minimum, \$5 cap
Manual entry / card on file	3.5% + 15¢	3.5% + 15¢	3.5% + 15¢
Afterpay	6% + 30¢	6% + 30¢	6% + 30¢
Cash or check	Free	Free	Free
Bitcoin payments	0% until 2027	0% until 2027	0% until 2027
Gift card load fee	2.5% load fee	2.5% load fee	0% load fee
Square KDS app	Not available	\$30/mo. per device	\$20/mo. per device
Square Kiosk app	Not available	\$50/mo. per device	\$30/mo. per device
Bitcoin conversions	1.0%	1.0%	0.5%
International card fee	+1.5%	+1.5%	+1.5%
Included with every plan	End-to-end encrypted payments, active fraud prevention, next-day transfers, offline payments.	Same.	Same.
Custom pricing	Processing over \$250,000/year? Ask POSGuys about custom pricing and processing fee options.	Same.	Same.

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