Square Battle Card

Competitive Sales Enablement · Internal Use Only

WOODFOREST
ACCEPTANCE SOLUTIONS
Transforming Transactions · Advancing Businesses

ABOUT SQUARE

COMPANY OVERVIEW

- Fintech platform founded 2009 by Jack Dorsey and Jim McKelvey.
- Operates under Block, Inc. (formerly Square, Inc.).
- Serves micro-merchants, SMBs, and growing multi-location sellers.
- All-in-one ecosystem: payments, POS software, hardware, business tools.
- Strong brand recognition and U.S. SMB POS leadership.

STRENGTHS

- Simple, flat-rate pricing easy for small businesses to understand.
- Fast, self-serve onboarding with instant approval.
- Free starter POS software and integrated business tools.
- Strong brand awareness and small-business reputation.
- Broad ecosystem: payments, POS, banking, payroll, reporting.

PRODUCTS / SERVICES

- Square Payments (in-person, online, mobile).
- POS software for retail, restaurants, and appointments.
- POS hardware: readers, terminals, registers.
- Business tools: invoicing, payroll, inventory, CRM, loyalty, banking.
- Card-present and card-not-present transaction support.

PRICING

- Flat-rate, no long-term contracts.
- In-person: fixed % + per-transaction fee.
- Online / card-not-present priced higher than in-person.
- Simple for early-stage; expensive at moderate-to-high volume.
- Custom pricing only at high annual volume thresholds.

WEAKNESSES / PRESSURE POINTS

- Flat-rate expensive for merchants processing >$20k–$30k/month.
- Limited underwriting and funding flexibility.
- Automated risk controls can trigger sudden holds or reviews.
- Optimized for SMB — not complex or high-risk profiles.
- Less merchant-relationship control vs acquiring-first models.

WHY WAS WINS

WAS DIFFERENTIATION

- Direct card-network connectivity: smarter routing, faster issue resolution, funding control.
- Flexible pricing and underwriting at the acquiring level — adapts as volume and risk profiles change.
- Human-led, U.S.-based teams handle risk, funding, and escalations proactively.
- Built for multi-location, omnichannel, and complex business models.

POSITIONING TALK TRACKS

1. Square excels for small businesses getting started because it prioritizes speed, simplicity, and self-serve onboarding. WAS is built for businesses that need more control, flexibility, and predictable outcomes as volume grows.
2. Square's flat-rate pricing model simplifies early payments but can compress margins at scale; WAS provides predictability and control because pricing and funding are managed at the acquiring level.
3. As merchants outgrow basic SMB tooling, WAS delivers underwriting consistency and operational support that flat-rate, automation-led platforms cannot.

DISCOVERY QUESTIONS

- At what point does payments become a significant expense?
- How predictable are your funding timelines today?
- What happens if volume or risk profile changes suddenly?
- How much control do you have over pricing and funding?
- Is your platform designed to scale with long-term plans?
- Who controls pricing, funding terms, and account decisions today?

WHEN SQUARE IS A STRONG FIT

- Micro-merchants and early-stage SMBs prioritizing speed.
- Sellers comfortable with flat-rate and automated risk models.
- Low-complexity, low-risk business models.

WHEN WAS IS THE BETTER FIT

- Growing merchants sensitive to margin and funding.
- Merchants needing underwriting flexibility or human escalation.
- ISOs / partners prioritizing ownership and long-term value.