

GETTING SQUARE'D AWAY

Interested in a convenient backup plan for the credit card machine? Jennifer Schamber of Greenscape Gardens shares her experiences with Square — a mobile credit card processing app.

By Jennifer Schamber

Stop me if you've heard this one. Last spring, we at Greenscape Gardens (near St. Louis) experienced a complete and utter failure of our credit card processing system. Did I already mention it happened in the spring? It was at that moment we realized how important it is to have a backup plan.

Enter Square — launched in 2010 by a co-founder from St. Louis and currently used by individuals and merchants, Square Register (www.squareup.com) is an app accompanied by a small plastic device that plugs into the audio jack of an iOS or Android smartphone or tablet and reads the card's magnetic strip. It's essentially an easy-to-use mobile cash register.

And that's why we started using it.

At Square One

The first time I had a credit card transaction via Square, I was on the consumer side of things, purchasing a glass of wine from a food truck.

They said, "We'll just swipe your card and you can use your finger to sign." They also ask for your email address to send you the receipt. I made the connection immediately to our business and thought, "I need this for Greenscape."

Once I downloaded the app onto my iPhone, I found it to be ridiculously easy, and I couldn't believe we waited so long to implement it. And the best part, we now had the backup plan we needed just in case our credit card machines went down again ... very reassuring.

But it doesn't stop there. I have also found this app to benefit us outside of Greenscape.

On The Go

People spend more money when they can use

their credit card. In the past — working an event with our local trade organizations or showcasing at our home and garden show — setting up offsite credit card processing wasn't the easiest of things. And if that wasn't available to us, then we had to rely on check- or cash-based transactions.

Square has made this much simpler for us.



For example, when I head out to give a talk to a garden club, I'll sometimes bring plants with me. And instead of having to lug them back with me to the store, I'd rather sell them and now I'm able to no matter where I am.

Figuring Out Fees

With most credit card processing, you have monthly fees and contracts. After plenty of research, we've found that Square's price per swipe is very upfront and flat, which doesn't fluctuate based on the card.

Back in the day, when there weren't as many rewards cards, our processing fees would average 1.7 percent for Visa or Mastercard. That was great! Nowadays, when processing, it can be hard to know what rate you're getting because every card is different (especially with all of the rewards-based cards out there).

After factoring in all of today's possible card fees, we're finding Square isn't a whole lot more and when you need it, for say, an offsite event or way out in the perennial yard, it's a simple, secure way to make sales transactions and be convenient for customers. Its convenience alone is invaluable.

One other noticeable difference in using Square versus your traditional credit card machine is this mobile processor automatically takes its cut out of the transaction upfront.

Let's say I have a \$100 transaction — the end total would appear as \$97.25 in my designated account (usually the next day). From an accounting standpoint, it does take some getting used to, to track things this way, but when used in a pinch or emergency, the trade-off is negligible.

Whether you're a garden center with or without a point-of-sale (POS) system, a look into mobile credit card processing might be worth it for offsite events and, more importantly, a backup plan just in case things go awry at checkout. It was for Greenscape Gardens.

You just never know when you'll need it ... and that's the best part. **LGR**

Jennifer Schamber is the general manager of Greenscape Gardens & Gifts in Manchester, Mo. Want to know more about her experiences with Square? You can reach her at jennifer@greenscapedgardens.com.