



Competitive Strengths

How to Use

How do I use this deck?

- > Modular: pull what you need
- > Use speaker notes
- > Don't send externally
- > Access from **Highspot** ([go/squarecompetitive](#)) ✳

Who does it cover?

- > North America sellers: F&B, Retail, and Health & Beauty

Where did the data come from?

- > Block Insights [study](#) in partnership with Material+
- > Publicly available research from Captterra & others

What strengths are included?

- > TCO, industry fit, reliability, support, CSAT, transparency & more

Contents

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Square vs other POS

#2

Square vs vertical

#3

Square vs competitor

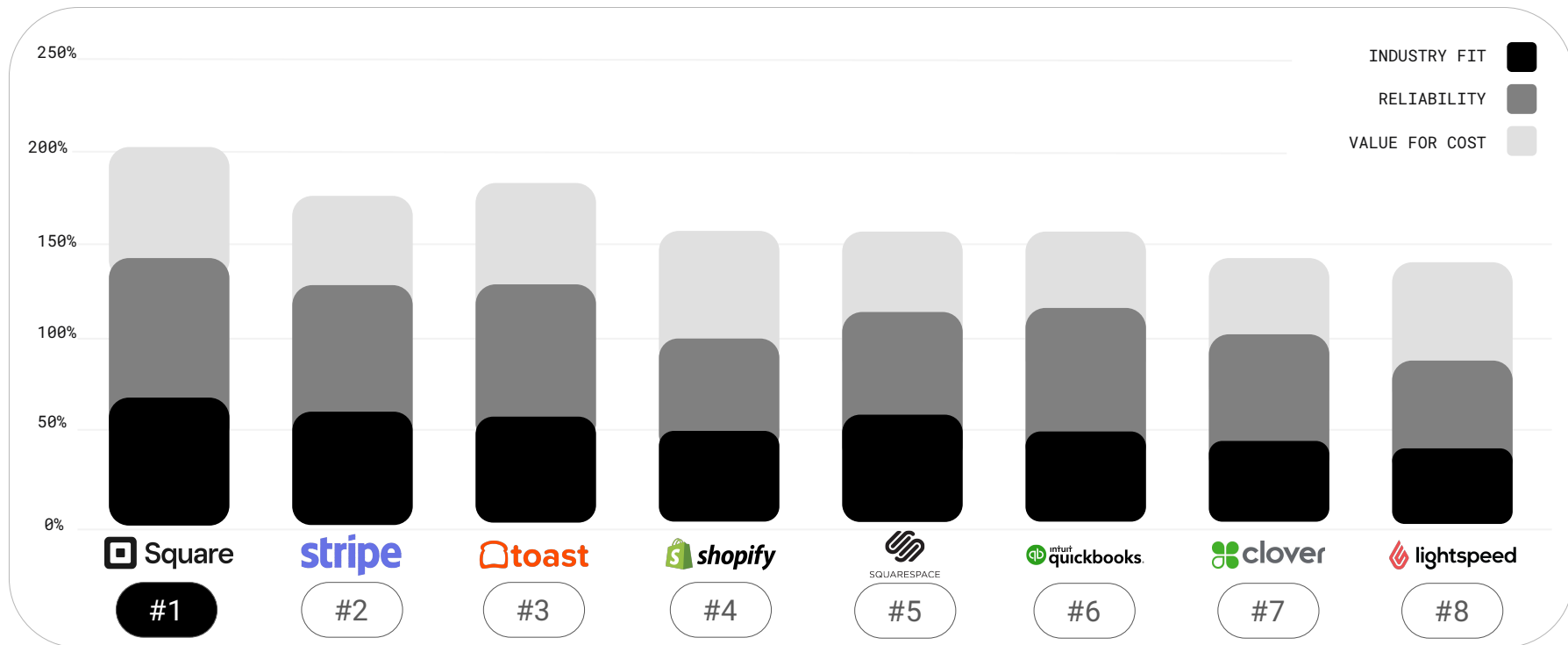
v. POS Systems

Competitors included:

Clover
Lightspeed
Intuit Quickbooks
Paypal
Shopify
Squarespace
Stripe
Toast

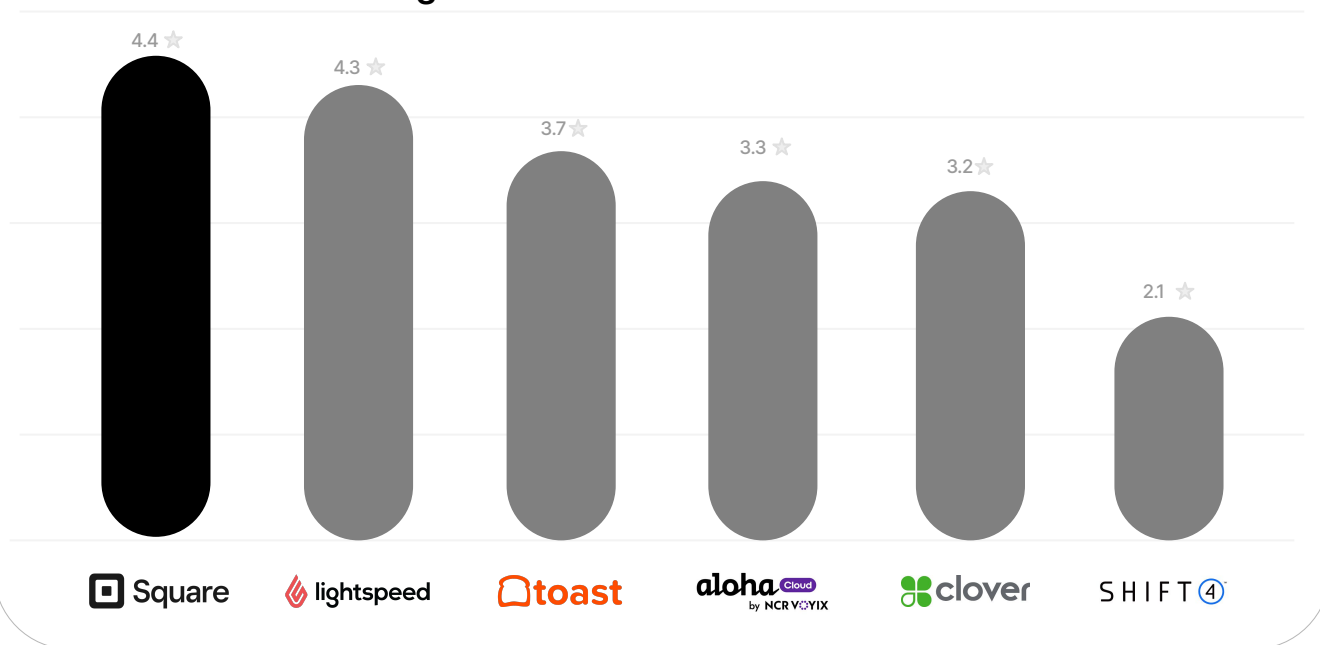
Sellers rank Square #1 for industry fit, reliability, and value.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY
BY MATERIAL+ SQUARE COMMISSIONED ONLINE
SURVEY OF N=995 SELLERS IN THE US, Q3 2025



Better supported with Square, every step of the way.

Customer service rating



SOURCE: CAPTERRA.COM, MAY 2026

94%
CSAT for Square
Technical Support

92%
QA rating on support
interactions

76%
First call
resolution rate

SOURCE: SQUARE INTERNAL METRICS, 2025

v. Food & Bev

Competitors included:

Clover
Lightspeed
NCR Aloha
Oracle Micros
Qu
Revel / Shift4
SpotOn
Shopify
Toast
TouchBistro

Square is proven to deliver significantly lower total cost of ownership compared to other F&B competitors.

SQUARE HAS

24% LOWER
TCO

Food & Beverage merchants' TCO on Square is up to 24% lower than other leading POS providers in the same category.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY
BY MATERIAL+ SQUARE COMMISSIONED ONLINE
SURVEY OF N=995 SELLERS IN THE US, Q3 2025

COMPETITORS HAVE

1.3x

Higher
recurring
costs



1.3x

Higher
Payment
Processing



ALL F&B VENDORS



SQUARE



Square delivers higher transparency and lower SaaS costs than food & beverage competitors.

Lower median SaaS cost

Square has lower monthly median SaaS costs compared to other F&B competitors.

30%

Lower monthly SaaS costs



Payroll/HR
Online ordering/delivery
Accounting/Bookkeeping
E-commerce
KDS
CRM
Sales analytics/reporting
Scheduling
& more

Higher pricing transparency

Sellers say Square's pricing is more transparent compared to other F&B competitors.



87%

Say Square pricing is transparent vs. 81% for other top F&B competitors.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

OTHER F&B VENDORS



SQUARE

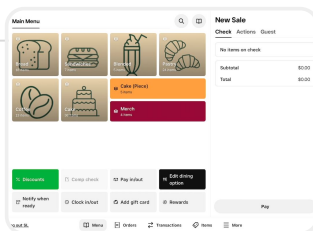


Square menus vs legacy systems



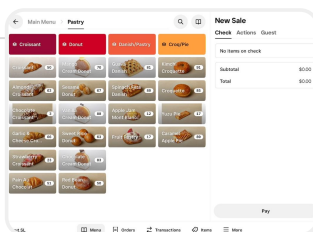
Category view

Beautiful imagery makes it easy to find and select. Clean, organized and on-brand.



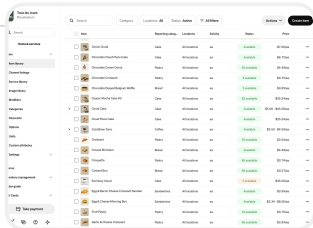
Item view

High-quality photos showcase your offerings and drive more sales.



Item library view

Clean, scrollable list makes managing hundreds of items simple and efficient.



Square delivers a modern and intuitive experience that's easy for staff and customers.



Legacy providers

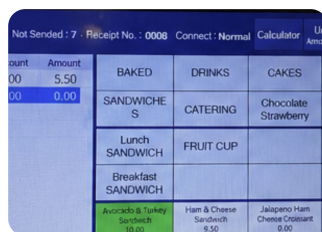
Hard to navigate

Text-heavy buttons cramped on screen.
Difficult to find items or functions.



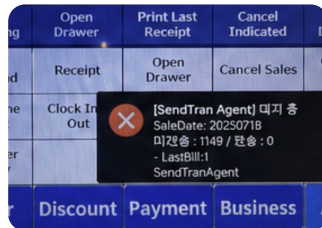
Outdated design

Generic interface with small text and low visual appeal.



Poor user experience

Pop-ups, dense layouts and inconsistent flow slow down operations.



Legacy systems create friction, slowing down service & impacting the customer experience.

v. Health & Beauty

Competitors included:

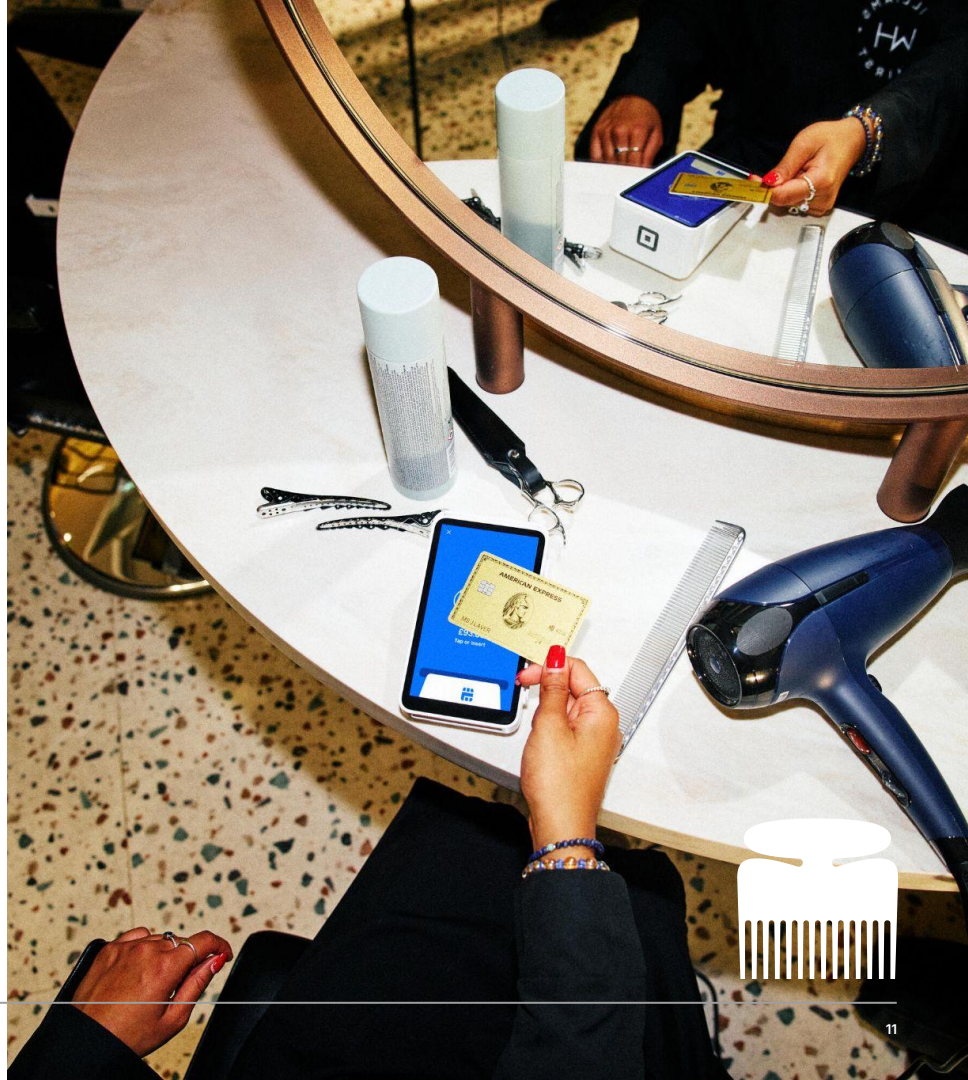
Clover
Stripe
Mindbody
Vagaro
Booksy
Fresha
Zenoti
Phorest
Shortcuts
Meevo
Glofox
Mariana Tek
Wodify

Square delivers lower total cost of ownership compared to other health & beauty competitors.

40% LOWER TCO

Sellers' TCO on Square is over 40% lower than other leading POS providers in the H&B industry.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY
BY MATERIAL+ SQUARE COMMISSIONED ONLINE
SURVEY OF N=995 SELLERS IN THE US, Q3 2025



Square delivers higher transparency and lower hardware costs than other health & beauty competitors.

Higher pricing transparency

Sellers say Square's pricing is more transparent compared to other H&B competitors.



87%

Say Square pricing is transparent vs. 74% for other top H&B competitors.

Lower hardware costs

Square's hardware costs are over 60% lower than Health & Beauty competitors.

60%

Lower hardware costs



SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

OTHER H&B VENDORS



SQUARE



v. Retail

Competitors included:

Square
Shopify
Stripe
Lightspeed
Retail Pro
Clover
Toast
Wix
GoDaddy
Revel / Shift4

Square deliver lower total cost of ownership compared to other retail competitors.

60% LOWER TCO

Square's Retail TCO is over 60% lower than Retail POS competitors.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY
BY MATERIAL+ SQUARE COMMISSIONED ONLINE
SURVEY OF N=995 SELLERS IN THE US, Q3 2025



Compared to Retail POS competitors, Square has **lower payment processing, hardware, and recurring software costs.**



Square delivers higher transparency than retail competitors.

Higher pricing transparency

Sellers say Square's pricing is more transparent compared to other retail competitors.



87%

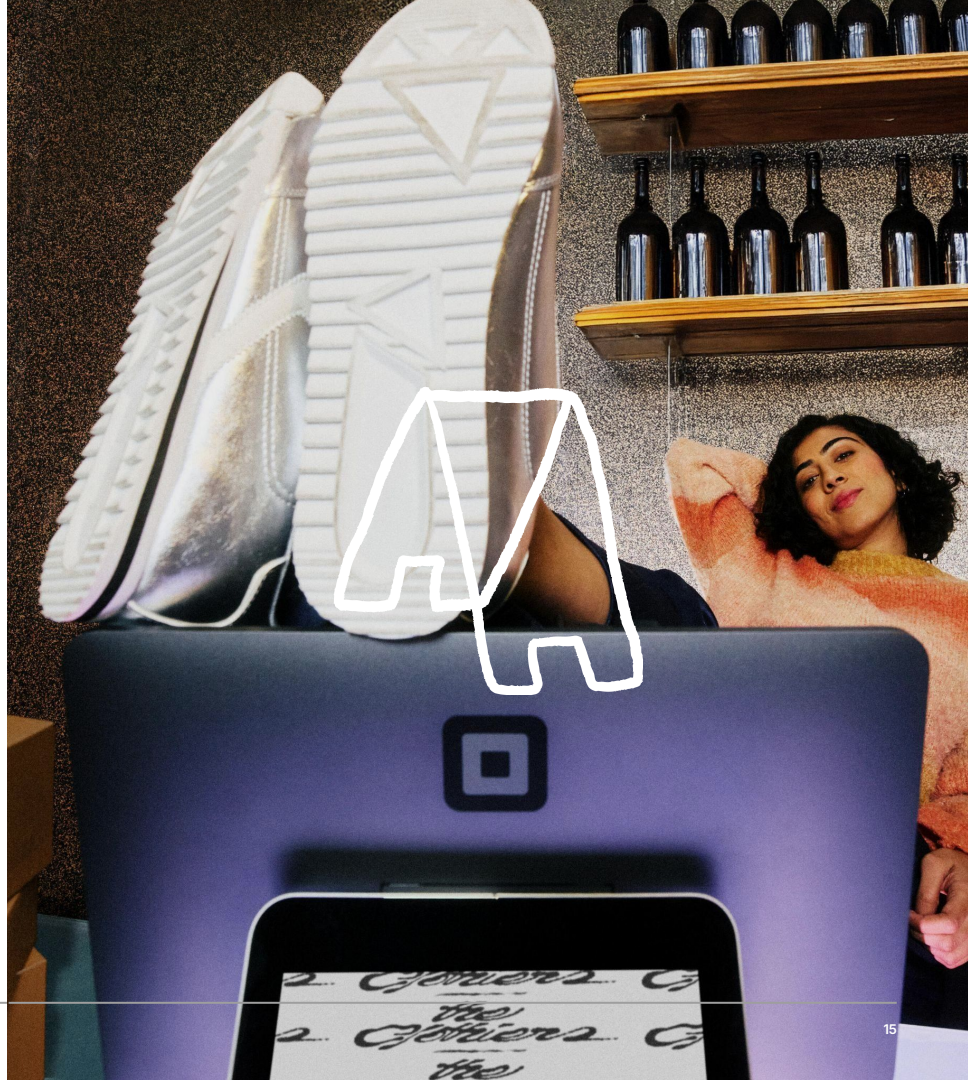
Say Square pricing is transparent
vs. 78% for other top retail
competitors.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

OTHER RETAIL VENDORS



SQUARE



v. Toast

Square is proven to deliver significantly lower TCO compared to Toast.

SQUARE HAS

50% LOWER
TCO

Among Food & Beverage sellers, Toast's median TCO is over 50% higher than Square's.

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

TOAST HAS

2.5x
Higher SaaS
fees



1.4x
Higher
payment
processing



TOAST

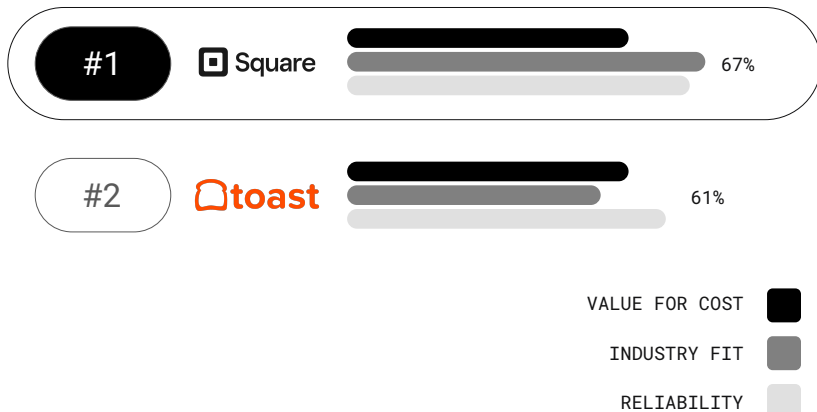


SQUARE



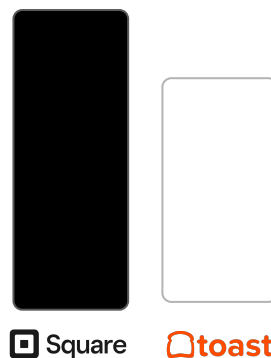
Square is #1 in satisfaction – loved by customers, preferred by staff.

Square leads in reliability and industry fit.



SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

Square earns more loyalty, advocacy and trust from customers.



+10 NPS

Square **has the highest net promoter score** among competitors
—10 points higher than Toast

Source: Square Brand NPS Survey, Q2 2025

Unlike Toast, who advertises a low base rate with hidden fees, Square's model is transparent.

	Square's payment stack	Toast's payment stack
Processor	✓ Low, flat fees	Variable, 1.4x higher fees
Gateway	✓ Predictable, simple rates	Complex pricing
Hardware	✓ \$63	\$157
Total Cost of Ownership (TCO)	✓ Low TCO	50% Higher TCO
Tokenization	✓ All-inclusive pricing	Fee per transaction
Custom Development	✓ Included	Premium added costs
Dispute Management	✓ All-inclusive pricing	\$15 Chargeback Fee

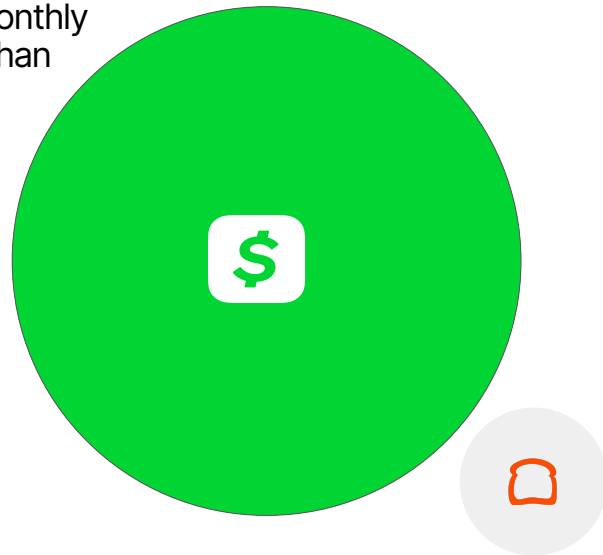
SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

**Square is building for a
future of commerce
where there's more
cash at your counters.**

Only Square brings true consumer scale
with Cash App.

125x

Cash App reaches
125x more monthly
app actives than
Toast.



v. Shopify

Square is #1 in satisfaction. Loved by customers, preferred by staff.

Square leads in customer experience
where it counts the most.

#1

 Square

=

☆ 4.8

#2

 shopify

☆ 4.5

Source: Forbes Advisors



Unlike Shopify, who advertises a low base rate with hidden fees, Square's model is transparent.

	Square's Tech Stack	Shopify's Tech Stack
Processing Rate	✓ Low, flat fees	Variable, higher fees
Premium Features	✓ \$149	\$399-\$2,300
Contracts	✓ No long-term contracts	Month-to-month or longer
Total Cost of Ownership (TCO)	✓ Low TCO	High TCO
CRM + ERP	✓ In-house	3rd party delays & fees
Offline Capability	✓ Available	Unavailable
Dispute Management	✓ All-inclusive pricing	\$15 Chargeback Fee

SOURCE: SQUAREUP.COM, SHOPIFY.COM, Q1 2026

v. Qu

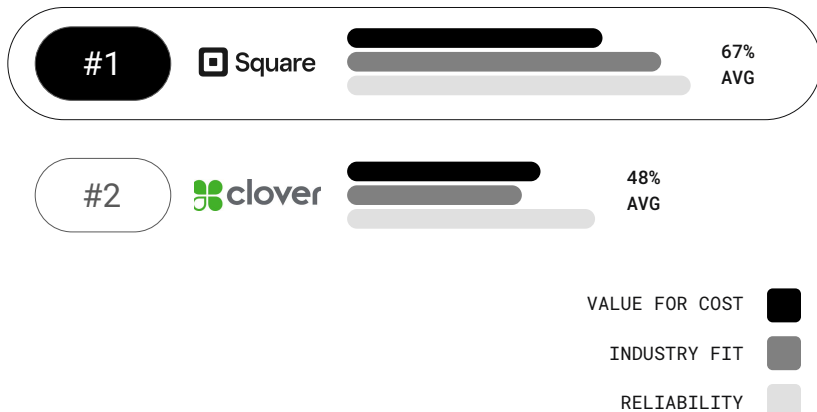
Square's platform is more flexible and transparent than Qu.

	Square's Tech Stack	Qu's Tech Stack
Processing Rate	✓ Low, flat fees	Custom, volume-based
Available POS Features	✓ 77	71
Enterprise Features	✓ Several with more in beta testing	✓ Nested modifiers, drive-thru & more
Integration ecosystem	✓ 100+ partner ecosystem	Focused on enterprise integrations
Support	✓ 24/7, Concierge, Account Specialists	✓ Premium support tiers
Implementation	✓ Deploy in weeks with self-guided or 3rd party implementation	No available information or testimonials on deployment or implementation

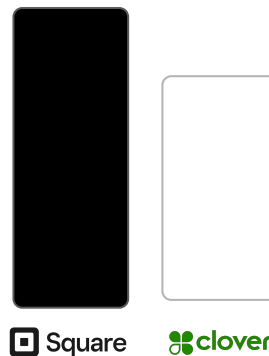
v. Clover

Square is #1 in satisfaction – loved by customers, preferred by staff.

Square leads in reliability and industry fit.



Square earns more loyalty, advocacy and trust from customers.



2x NPS

Square **has the highest net promoter score** among competitors and, 10 points higher than Toast

Source: Square Brand NPS Survey, Q2 2025

SOURCE: TCO COMPETITIVE LANDSCAPE STUDY BY MATERIAL+
SQUARE COMMISSIONED ONLINE SURVEY OF N=995 SELLERS IN THE US, Q3 2025

Square's in-house support, transparent pricing, and flexible ecosystem prevail over Clover.

	Square's Tech Stack	Clover's Tech Stack
Processing Rate	✓ Low, flat fees	Complex/variable rates by processor
Market perception	✓ Top industry fit with high reliability	Lower industry fit and lower reliability
POS Features	✓ 75+ advanced features	Fewer advanced features
Transparent pricing	✓ No hidden fees or chargeback costs	May charge service fees based on sales volume

v. Spot On

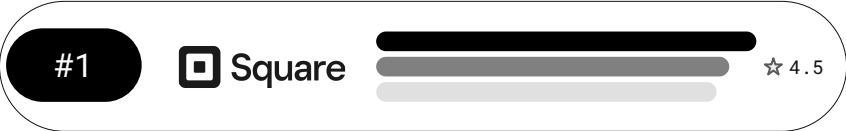
Square's in-house support, transparent pricing, and flexible ecosystem prevail over SpotOn.

	Square's Tech Stack	SpotOn's Tech Stack
Core platform	✓ All-in-one solution with easy setup	✓ Restaurant-focused platform
Processing rates	✓ Flat fee, transparent pricing	✓ Flat fee, transparent pricing
Ease of use	✓ Intuitive interface, quick training	Steeper learning curve
Customer Support	✓ 24/7 dedicated support options	✓ 24/7 dedicated support options
Integrations	✓ Large ecosystem of integrations	Restaurant-specific integrations

v. Moneris (CA)

Loved by staff, preferred by customers.

Square leads in customer experience where it counts the most.



EASE OF USE 
OVERALL RATING 
SUPPORT QUALITY 

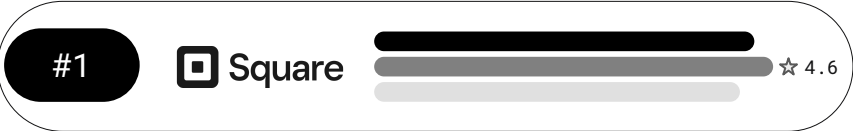
SOURCE: G2.COM, NOVEMBER 2025



v. Revel / Shift 4

Loved by staff, preferred by customers.

Square leads in customer experience where it counts the most.



VALUE 

EASE OF USE 

CUSTOMER SERVICE 

SOURCE: CAPTERRA.COM, DECEMBER 2025



Square is #1 in satisfaction – loved by customers, preferred by staff.

Square leads where it counts the most: value, experience, and support.

#1



Square

☆ 4.6

#2

Revel
A SHIFTA COMPANY

☆ 3.6

SOURCE: CAPTERRA.COM, DECEMBER, 2025

Square earns more loyalty, advocacy and trust from customers.



Square



Other POS
Providers

6x NPS

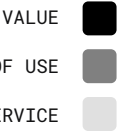
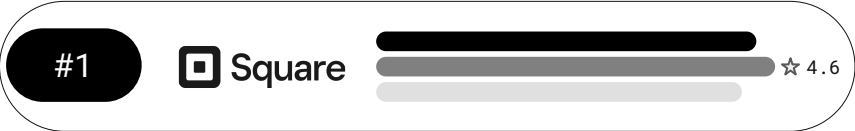
Square's **net promoter score** is 6x higher than other POS providers.

Source: Square Brand NPS Survey. Q2 2025

v. NCR Aloha

Loved by staff, preferred by customers.

Square leads where it counts the most: value, experience, and support.



SOURCE: CAPTERRA.COM, DECEMBER 2025



Square is #1 in satisfaction – loved by customers, preferred by staff.

Square leads in customer experience where it counts the most.

#1



Square

☆ 4.6

#2

aloha Cloud
by NCR VYIX

☆ 3.7

SOURCE: CAPTERRA.COM, DECEMBER, 2025

Square earns more loyalty, advocacy and trust from customers.



Square



Other POS
Providers

6x NPS

Square's **net promoter score** is 6x higher than other POS providers.

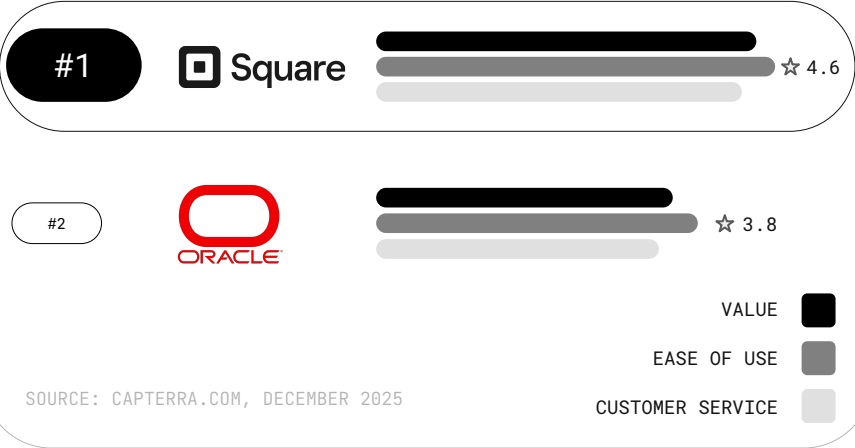
Source: Square Brand NPS Survey. Q2 2025

v. Oracle

Micros/Symphony

Loved by staff, preferred by customers.

Square leads where it counts the most: value, experience, and support.



Square is #1 in satisfaction – loved by customers, preferred by staff.

Square leads in customer experience where it counts the most.

#1



Square

☆ 4.6

#2



☆ 4.2

SOURCE: CAPTERRA.COM, DECEMBER, 2025

Square earns more loyalty, advocacy and trust from customers.



Square



Other POS
Providers

6x NPS

Square's **net promoter score** is 6x higher than other POS providers.

Source: Square Brand NPS Survey. Q2 2025