Why we started Square and Square Capital
Tech is making it easier to start a business.

Square Point of Sale
Accept credit cards today.

Create Account

Sign In

Learn About Square
Tech is making it easier to run a business.
The lending market is unfair

▪ FICO driven
▪ $1M+ minimum loans
▪ Confusing terms / hidden fees
▪ Lengthy applications

Micro Businesses defined as less than $100K in annual revenues


54% Loan approval rate

35% Discouraged from applying

24hrs+ Time spent applying for credit

63% Result in a financial shortfall
Fast and convenient

No hidden fees or surprises

Pay at your pace

We partner with you
77% First time borrowers*

$250 - $100K Loan sizes

~4% Losses

$ Attractive investor returns

*Based on Square Capital’s survey of ~4,300 sellers conducted in March 2016
$5.5 billion
Total financing extended through Square Capital

*As of Q3 2019
The Process:
Simple, Fast, and Transparent
Hello Kaitlyn

Get up to $10,000 to grow your business

Based on your strong history with Square, you may be eligible for a loan through Square Capital. Upon approval, funds are deposited into your bank account as soon as the next business day.

$10,000
$11,300 Total Owed
13% of Card Sales

$8,500
$9,605 Total Owed
11% of Card Sales

$7,500
$8,410 Total Owed
9% of Card Sales

You repay your loan automatically from a percentage of your daily card sales—paying more when business is strong and less if things slow down. And the total amount owed never changes.

Thank you,
The Square Capital Team

Numbers are for illustrative purposes only
Select your loan offer amount.

$10,000

14% of Daily Card Sales
Percentage of your card sales used to repay your loan on days when you process payments through Square. Minimum of $613.89 must be repaid every 60 days.

$10,000 Deposited
Amount that is deposited into your Square-linked bank account upon approval.

Estimated Payback Within 1 Year
Full balance must be repaid within 18 months. Estimate is based on your Square sales history. Prepay anytime at no additional cost.

$1,050 Flat Fee
Total amount to be repaid is $11,050.

Numbers are for illustrative purposes only.
Application Information

Please review the information below. Personal information should be completed by the authorized individual who is applying for the business loan.

Personal Information

- My name is Kaitlyn Spindel
- My date of birth is Feb 1, 1982
- My SSN ends in 1234

Business Information

- Your business entity type is Limited Liability Company (LLC)
- Your business name is Spin Dry Cleaners, LLC
- Your principal business address is 1455 Market Street, San Francisco, CA 94103
- Your EIN or TIN ends in 6789

By clicking the “Continue” button, I confirm that the above information is accurate and that I have read the Square Privacy Policy and Celtic Bank Privacy Policy.

Continue
58% of loans through Square Capital went to women-owned businesses, compared to 17% of traditional loans.

35% of loans through Square Capital went to minority-owned businesses, compared to 27% of traditional loans.

*Based on Square Capital’s survey of ~5,500 sellers conducted in April 2019
Traditional loan statistic: SBA 7(a) Lending Statistics for Major Programs as of 4/05/2019