

Genius vs Square

Powered by **Wholesale Payments** · Official Genius Dealer & Direct Processor



OBJECTION HANDLING — WHAT TO SAY IN THE ROOM

WHEN THEY CLAIM

- "Square is the leading POS brand with the largest merchant reach across all industries."
- "Square has best-in-class on-demand ordering."
- "Square wins with their free intro plan."

Reach isn't fit. Genius is purpose-built for retail and restaurant and sold and serviced directly by **Wholesale Payments**, a direct processor — not a self-serve marketplace sign-up.

Genius gives merchants flexibility in **how they buy and run** — website, local dealer, or a blend — with online ordering and a guest mobile app built into every plan.

A free plan buys **limited tools and weekday-only support**. Genius bundles robust features and 24/7 support from day one — merchants don't grow into surprise gaps.

WHEN THEY'RE STRONG

- Square is user-friendly: easy to set up, train staff, and start taking payments.
- Clear pricing — no hidden fees or contracts; cancel, add or remove tools any time.
- Omni-channel: manage physical, online and delivery orders in one place.

Easy to learn isn't the same as easy to run. Square's free plan is simple but thin. **Genius gives easy onboarding plus robust configurations** for employees, menus, ordering and reporting.

Square's "clear pricing" is **one flat rate regardless of card type or channel** — simple but inflexible. Genius offers flat-rate, tiered, or interchange-plus, and choose-your-own processor on the Complete plan. Better economics for the merchant.

Genius syncs dine-in, online and delivery too — with **more setup configurations** and easy integrations to DoorDash, Grubhub and UberEats.

WHERE THEY'RE EXPOSED

- Pushes a one-size-fits-all approach to every merchant.
- Support limits: the free plan is only available Mon–Fri, 6am–6pm PT.
- Funds holds are common, disrupting businesses with little help when problems arise.

Restaurants differ. Genius is **solution-sold by Wholesale Payments reps** who match hardware and software to the merchant's actual pain, and adjust as needs change.

Restaurants run nights and weekends. **Genius gives 24/7/365 phone support on every plan**, plus a local dealer who can step in. Not weekday-daytime only.

Genius merchants process through **Wholesale Payments — a direct processor with fewer restrictions and far lower hold risk**. If an irregularity occurs, a person calls the merchant. No abrupt holds.

Feature & Price Comparison

Key Features	Genius	Square Plus
Payment Processing	●	●
Customer Service	24/7	24/7
Dedicated Sales Rep	●	—
Online / Ecommerce	●	●
Mobile POS	●	—
Scan to Order / Pay	●	●
Guest Mobile App	●	—
Pricing	By Quote	\$60/mo
Payment Rate (in-person)	Interchange+	2.6% +10¢
Payment Rate (online)	Interchange+	2.9% +30¢

Square at a glance

Know the competitor cold.

OWNER

Block, Inc. — San Francisco, CA

MERCHANT REACH

2M merchants (US + 5 countries)

PROFILE

~13 yrs in market · 8,500+ employees · \$17B+ revenue (2021)

DISTRIBUTION

On-demand via squareup.com (primary) · inside sales · dedicated sales (enterprise)

PRODUCT

POS hardware & software. Processing, online ordering, scan-to-order, team management included

PRICING

\$0/mo software (limited support & features) · \$60/mo enhanced · pre-buy or lease hardware

▲ The cost of choosing Square

- ✗ **Downtime risk:** entry-level support runs 6am–6pm PT, Mon–Fri only — leaving night and weekend restaurants exposed during peak hours.
- ✗ **Financial risk:** merchants report abrupt, no-warning fund holds on payment irregularities, with little support to resolve — a direct hit to cash flow.

◆ Why Genius wins

- ✓ **Flexible ways to buy.** Website, local dealer, or sales expert — a personalized path Square's self-serve model doesn't offer.
- ✓ **24/7 support on every plan.** Critical for restaurants, plus a local dealer who steps in — not weekday-daytime only.
- ✓ **Direct processor.** Fewer restrictions, far lower hold risk, and a human picks up the phone when something looks off.