



Get money for your business. Pay it back with your sales.

You could qualify for a loan when you switch your payment processing to Square.



Loans and payments — all in one place

Get a business loan and automatically pay it back from your Square Dashboard.



Customized offers from \$2,000 – \$250,000

If approved, get the money in your account as soon as the next business day. Your offer size is based on the past sales information you provide us.



One loan fee

Pay just one loan fee over the life of the loan — this fee never changes. No ongoing interest, late fees, or surprises.



Automatic repayment

Repay with a percentage of your daily Square sales — pay less on slow days, and a little more when sales are strong. Pay nothing on days you're closed.

Ready to learn how to apply? [Speak with one of our team members →](#)

How to become eligible for a loan offer

- 1 Be in business one year**
Right now, the program is open to businesses that have been around for at least a year before joining Square.
- 2 Have \$250,000+ in sales***
We're looking for things like a minimum of \$250,000 in annual revenue, plus minimal chargebacks.
- 3 Switch to Square**
If you're approved, get the money after you start taking payments with Square.

*If you have less than \$250,000 in sales, you may still become eligible for a loan by processing payments with Square. Loan eligibility is not guaranteed. All loans are subject to credit approval. [Explore loans for eligible Square sellers →](#)