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How much does it cost to pay using Square Installments? With Square Installments, you can choose to pay over 3, 6, or 12 months with interest rates from 0-30%. The interest rate and annual percentage rate (APR) are the same for our program. When you physically enter a store, you click on the store's name in the Square Wallet app. That's called "checking in" to the store. When it's time to pay for your sweater, you don't even need to take out your phone. Just tell the salesperson your name and they will see your pretty photo on their screen. With a click of your picture, the sweater is charged to your credit card. If you opt for one of Square's all-in-one pieces of hardware, Square Register or Square Terminal, you'll pay a different rate even though both of them run Square Point of Sale: Square Register: 2.5% + \$0.10 per swiped, dipped, or tapped transaction for accounts purchased before August 20, 2019. No, Square doesn't process check payments. However, the business can accept your check payment outside of the Square processing network -- Square can be used just to keep record of a check payment.